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04

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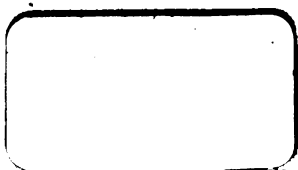
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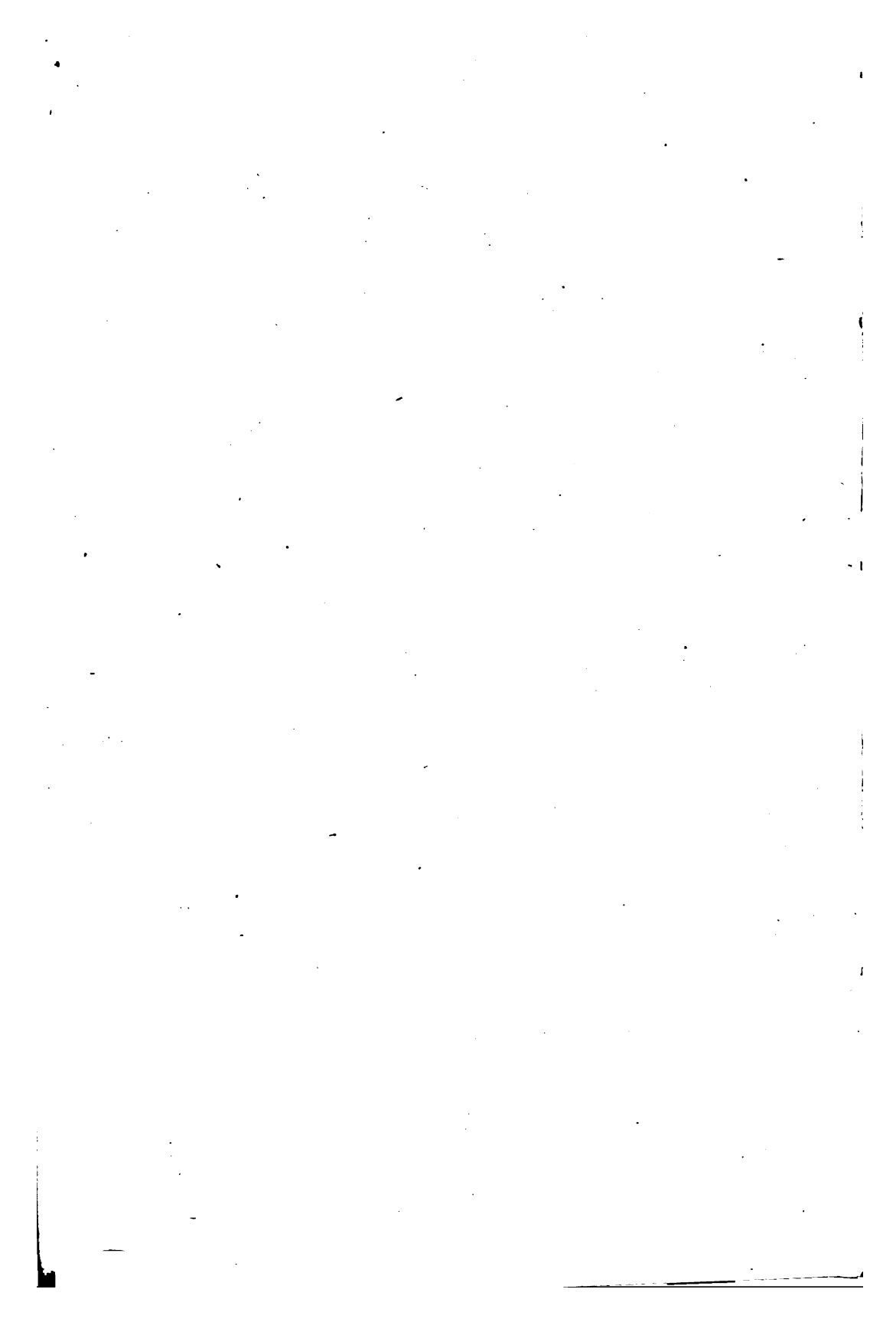
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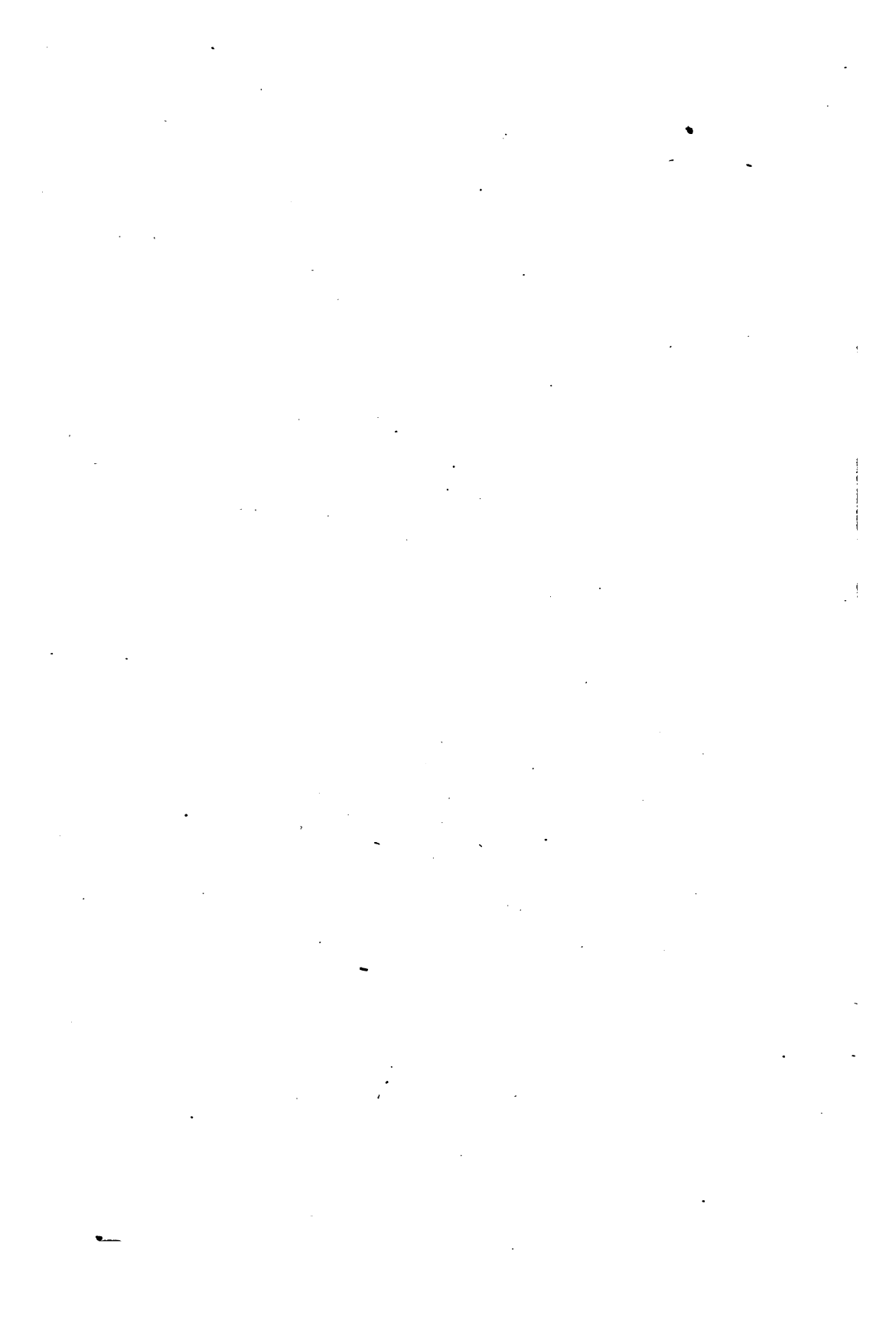
Bank Examiner Wis

Apr. 29 1903 1900









THIRD ANNUAL REPORT
OF THE
BANK EXAMINER
ON THE CONDITION OF THE
Building and Loan Associations
OF WISCONSIN.

117714

1899

Submitted to the Governor July 1, 1900.



MADISON
DEMOCRAT PRINTING COMPANY, STATE PRINTER
1900

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بمصر

*Compliments of
Edward I. Keilh
Bank Examiner*

BANK EXAMINER'S REPORT

ON THE CONDITION OF THE

Building and Loan Associations Of Wisconsin.

MADISON, Wis., July 1, 1900.

Honorable EDWARD SCOFIELD,

Governor of Wisconsin,

SIR:—In compliance with the provisions of section 2014—16 of chapter 93 of the Wisconsin Statutes of 1898, I have the honor to submit the third annual report of this department showing the condition of the building and loan associations authorized to transact business in this state, as shown by the reports on file in this office bearing date of the 31st day of December, 1899.

The department has experienced much difficulty in securing correct reports from a number of the associations because of inefficient and inaccurate methods of keeping accounts, and because of the lack of interest taken by the officers of a small minority of the associations, and the consequent neglect to make prompt report on the date required by law. For this reason the compilation of this report has been long delayed.

The total number of associations reporting on the date above named was 48, a decrease of 4 since the date of the last annual report.

The following associations have filed articles of dissolution, as required by law, and have ceased doing business within the past year:

Bayfield Building & Loan Association, Bayfield.

North Side Building & Loan Association, Milwaukee.

Provident Building, Loan & Investment Association, Oshkosh.

Ripon Building, Loan & Savings Association, Ripon.

The abstract of reports which follows shows that the aggregate resources, at the close of the year ending December 31st, 1899, was \$3,490,469.78; the total number of shares in force, 98,563; number of shares pledged for loans, 30,375; number of shares of installment stock in force, 96,651; number of shares paid up stock, 1,912; a decrease in aggregate resources of \$92,452.95, and in the number of shares of stock in force, 7,446 $\frac{1}{4}$; in the number of shares pledged for loans, 1,791 9-20; in the number of shares of installment stock of 6,876 9-20; and of paid up stock 570 7-10. It also shows that the percentage of shares pledged for loans is 13 34-100 per cent. of the total shares in force.

This decrease in the business of the building and loan associations of the state may be accounted for in part because of a lack of effort on the part of the managers of these associations to secure business, and in part for the reason that funds could be, in many localities, borrowed in the open market at less rate of interest than that provided for in the articles of association and by-laws of many of the associations.

The associations which have ceased to do business were compelled to do so because of the lack of interest taken in the associations by their stockholders and the consequent decrease of business which made it unprofitable for them to continue in business. A large number of the associations have grown stronger during the past year and the prospects are favorable for a continuance of the same. But owing to the conditions above stated there is a strong probability that a few more of the smaller institutions will be forced to liquidate.

REPORT ON BUILDING AND LOAN ASSOCIATIONS. v

I again call attention to the necessity for a larger examining force, the lack of which makes it practically impossible to give this branch of the work of the department that attention and supervision which its importance demands.

Respectfully submitted,

EDWARD I. KIDD,
Bank Examiner.

ABSTRACT OF REPORTS .

OF

Building and Loan Associations

Made from Statements Published Herewith.

| Resources. | | Liabilities. | |
|---|----------------|---|----------------|
| Loans on mortgage security.. | \$2,847,138 63 | Capital paid in on installment stock..... | \$2,677,218 48 |
| Loans on pass book security | 155,866 46 | Capital paid in on full paid stock..... | 141,280 25 |
| Loans on other security..... | 69,034 70 | Fund for contingent losses... | 21,597 18 |
| Stocks, bonds and securities. | 13,189 73 | Deposits | 37,978 58 |
| Real estate..... | 199,905 20 | Borrowed money..... | 97,414 55 |
| Furniture and fixtures..... | 2,543 78 | Mortgages on real estate..... | 11,926 90 |
| Stationery and supplies..... | 803 44 | Incomplete loans | 14,921 57 |
| Bills receivable..... | 24,785 53 | Advance payments..... | 4,124 92 |
| Due for stock assessments... | 13,756 59 | Total dividends..... | 113,560 96 |
| Due for insurance and taxes paid for borrowers..... | 4,264 48 | Surplus, and undivided profits..... | 355,638 88 |
| Interest due | 18,377 36 | Other liabilities | 14,813 61 |
| Premiums, fines and fees due. | 6,084 89 | | |
| Real estate sold on contract. | 26,734 78 | | |
| Other resources..... | 14,984 61 | | |
| Cash on hand and in bank... | 92,974 54 | | |
| | \$3,490,469 78 | | \$3,490,469 78 |

Aggregate of Shares issued, retired and in force during the period covered by the reports.

| | <i>Installment stock. Full paid stock.</i> | |
|---|--|-------|
| Shares of stock issued during the year..... | 19,753 | 389 |
| Shares of stock withdrawn during the year | 23,331 | 1,136 |
| Present total number of shares in force..... | 96,651 | 1,912 |
| Number of shares pledged for loans 30,375. | | |

Reports

OF

Building and Loan Associations

MUTUAL LOAN & BUILDING ASSOCIATION,

Appleton, Wisconsin.

Incorporated August 9, 1892. Authorized capital, \$200,000

Statement December 31, 1899.

J. W. COTTER, President.....Appleton, Wis.
 JOS. ROSSMEISSL, Treasurer.....Appleton, Wis.
 ELIZABETH MCGILL, Secretary.....Appleton, Wis.
 A. B. WHITMAN, Attorney.....Appleton, Wis.

DIRECTORS.

J. W. COTTER, B. T. GILMORE, ELIZABETH MCGILL,
 O. P. SCHLAFFER, JAMES PEARSON, L. L. SANDBORN,
 A. B. WHITMAN, PETER THOM, JOS. ROSSMEISSL.

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate | \$42,465 27 |
| Loans on stock or pass-book security | 80 00 |
| Real estate | 6,744 31 |
| Furniture and fixtures | 10 00 |
| Bills receivable | 425 00 |
| Due for stock assessments | 793 00 |
| Due for insurance and taxes paid for borrowers | 474 34 |
| Interest due | 945 91 |
| Premiums and fees due | 15 25 |
| Cash on hand and in bank | 1,308 16 |
| | <hr/> |
| | \$53,261 24 |
| | <hr/> |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$12,162 97 |
| Full paid stock in force | 10,040 00 |
| Fund for contingent losses | 439 34 |
| Borrowed money | 30,198 10 |
| Undivided profits | 420 83 |
| | <hr/> |
| | \$53,261 24 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|-------------|
| Cash on hand at close of last year | \$206 69 |
| Dues on installment stock | 4,385 22 |
| Mortgage loans repaid | 14,048 18 |
| Borrowed money | 32,311 64 |
| Insurance and taxes refunded by borrowers | 102 26 |
| Real estate sales | 1,300 00 |
| Rents | 503 00 |
| Pass-book and membership fees | 101 57 |
| Interest | 2,179 82 |
| Premiums | 934 21 |
| | <hr/> |
| | \$56,102 59 |
| | <hr/> |

DISBURSEMENTS.

| | |
|---|-------------|
| Loans on Mortgage Security | \$15,033 90 |
| Installment stock withdrawn | 9,002 38 |
| Full paid stock withdrawn, or retired | 9,260 00 |
| Borrowed money repaid | 17,228 72 |
| Real estate acquired | 220 38 |
| Insurance paid for borrowers | 21 50 |
| Taxes paid for borrowers | 43 07 |
| Interest, or profits, paid on installment stock withdrawn, or retired | 2,006 28 |
| Interest paid on borrowed money | 833 15 |
| Salaries paid | 670 00 |
| Taxes on association property | 125 77 |
| Insurance on association property | 35 40 |
| Other expenses | 79 64 |
| Overdraft paid | 234 24 |
| Cash on hand | 1,308 16 |
| | <hr/> |
| | \$56,102 59 |
| | <hr/> |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|------------|
| Pass-book and membership fees | \$101 57 |
| Interest | 2,179 82 |
| Premium | 934 21 |
| Rents | 503 00 |
| | <hr/> |
| | \$3,718 60 |
| | <hr/> |

Disbursements.

| | |
|---|------------|
| Interest or profits on F. P. stock withdrawn or retired | \$1,881 28 |
| Interest paid on borrowed money | 833 15 |
| Credited to Contingent Fund | 125 00 |
| Total expenses | 749 64 |
| Undivided profits | 129 53 |
| | <hr/> |
| | \$3,718 60 |
| | <hr/> |

BUILDING AND LOAN ASSOCIATIONS.

RECORD OF SHARES.

| | <i>Installment.</i> | <i>Full Paid.</i> |
|---|---------------------|-------------------|
| Number of shares in force at beginning of year..... | 889½ | 380 |
| Number of shares issued during term..... | 138½ | ... |
| Number of shares retired and withdrawn..... | 130 | 180 |
| Present total number of shares in force..... | 878 | 200 |
| Number of shares pledged for loans..... | 648½ | ... |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|-----------------------------------|---------|
| J. W. Cotter, President | \$30 00 |
| Jos. Rossmeißl, Treasurer | 40 00 |
| Elizabeth McGill, Secretary | 600 00 |

OFFICERS BONDED.

| | |
|-----------------|----------|
| President | \$500 00 |
| Treasurer | 2,500 00 |
| Secretary | 2,500 00 |

ASHLAND SAVINGS & LOAN ASSOCIATION,

Ashland, Wisconsin.

Incorporated May, 1887.

Authorized capital, \$500,000.

Statement December 31, 1899.

| | |
|-----------------------------------|---------------|
| E. D. PERKINS, President | Ashland, Wis. |
| JOHN H. BURCH, Treasurer | Ashland, Wis. |
| BEN. S. SMITH, Secretary | Ashland, Wis. |
| GEORGE F. MERRILL, Attorney | Ashland, Wis. |

DIRECTORS.

| | | |
|----------------|--------------------|---------------|
| E. D. PERKINS, | CHARLES BLOSS, | T. E. PUGH, |
| J. S. ELLIS, | GEORGE F. MERRILL, | J. WILMAN, |
| B. OLSEN, | J. H. BURCH, | BEN S. SMITH. |

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate | \$19,899 08 |
| Loans on stock or pass-book security | 500 00 |
| Real estate | 483 71 |
| Due for stock assessments | 221 55 |
| Due for insurance and taxes paid for borrowers | 414 23 |
| Interest, premiums and fees, and fines due | 27 00 |
| Cash on hand and in bank | 462 81 |
| | <hr/> |
| | \$22,008 38 |
| | <hr/> |

LIABILITIES.

| | |
|-----------------------------------|-------------|
| Installment stock in force | \$19,763 08 |
| Fund for contingent losses | 200 00 |
| Deposits and borrowed money | 2,000 00 |
| Advance payments | 45 30 |
| | <hr/> |
| | \$22,008 38 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|-------------------|
| Cash on hand at close of last year | \$367 12 |
| Dues on installment stock | 3,637 23 |
| Mortgage loans repaid | 1,140 00 |
| Advance payments on stock | 166 40 |
| Insurance and taxes refunded by borrowers | 240 96 |
| Real estate sales | 118 39 |
| Rents | 55 00 |
| Interest, premiums | 2,536 86 |
| Fines | 65 45 |
| | <hr/> |
| | \$8,327 41 |

DISBURSEMENTS.

| | |
|--|-------------------|
| Loans on mortgage security | \$1,900 00 |
| Loans on stock or pass-book security | 800 00 |
| Installment stock withdrawn | 1,452 50 |
| Matured stock retired | 1,255 00 |
| Borrowed money repaid | 705 00 |
| Taxes paid for borrowers | 270 64 |
| Interest, or profits, paid on installment stock withdrawn | 124 91 |
| Interest or profits, paid on full paid stock withdrawn or retired | 945 00 |
| Interest paid on borrowed money | 69 10 |
| Salaries paid | 300 00 |
| Taxes on association property | 21 70 |
| Insurance on association property | 9 00 |
| Other expenses | 11 75 |
| Cash on hand | 462 81 |
| | <hr/> |
| | \$8,327 41 |

PROFIT AND LOSS STATEMENT.**RECEIPTS.**

| | |
|--|-------------------|
| Balance Jan. 1, 1899 | \$6,345 51 |
| Interest, premium | 2,455 66 |
| Fines and fees | 65 45 |
| Interest on taxes paid | 40 23 |
| Prepayment fees | 2 00 |
| Interest on bond and mortgages re-issued | 107 36 |
| | <hr/> |
| | \$9,016 21 |

DISBURSEMENTS.

| | |
|--|-------------------|
| Interest or profits on inst. stock withdrawn | \$396 36 |
| Interest or profits on matured stock retired | 1,625 00 |
| Interest paid on borrowed money | 69 10 |
| Total expenses | 311 75 |
| Balance Jan. 1, 1900 | 6,114 00 |
| | <hr/> |
| | \$9,016 21 |

BUILDING AND LOAN ASSOCIATIONS.

7

RECORD OF SHARES.

| | Installment |
|--|-------------|
| Number of shares in force at beginning of year | 311 1/4 |
| Number of shares issued during term | 43 |
| Number of shares retired and withdrawn | 160 1/4 |
| Present total number of shares in force | 254 |
| Number of shares pledged for loans | 98 3/4 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|--------------------------------|----------|
| Ben. S. Smith, Secretary | \$300 00 |
|--------------------------------|----------|

OFFICERS BONDED.

| | |
|------------------|------------|
| Secretary, | \$2,000 00 |
| Treasurer | \$2,000 00 |

BELOIT CO-OPERATIVE LOAN & BUILDING ASSOCIATION,

Beloit, Wisconsin.

Incorporated Nov. 11, 1887. Authorized capital, \$500,000.

Statement December 31, 1899.

| | |
|--------------------------------|--------------|
| C. A. SMITH, President | Beloit, Wis. |
| C. E. WHEELER, Treasurer | Beloit, Wis. |
| LEE W. BORT, Secretary | Beloit, Wis. |
| J. B. DOW, Attorney | Beloit, Wis. |

DIRECTORS.

| | | |
|--------------------|----------------|-----------------|
| C. A. SMITH, | C. E. WHEELER, | E. F. HANSON, |
| D. S. FOSTER, | JOHN FOSTER, | J. A. JOUVRIER, |
| GEO. H. ROSENBERG, | J. C. McEVoy, | A. N. BORT. |

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate | \$11,886 94 |
| Real estate | 4,283 65 |
| Due for insurance and taxes paid for borrowers | 50 67 |
| Cash on hand and in bank | 660 20 |
| | <hr/> |
| | \$16,881 46 |
| | <hr/> |

LIABILITIES.

| | |
|-------------------------------------|-------------|
| Intallment stock in force | \$12,708 00 |
| Fund for contingent losses | 980 59 |
| Borrowed money | 2,900 00 |
| Inventory and expense account | 292 27 |
| | <hr/> |
| | \$16,881 46 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|--------------------|
| Cash on hand at close of last year | \$1,624 04 |
| Dues on installment stock | 1,286 50 |
| Mortgage loans repaid | 2,260 00 |
| Borrowed money | 2,900 00 |
| Insurance and taxes refunded by borrowers | 117 00 |
| Real estate sales | 6,169 11 |
| Rents | 223 65 |
| Interest | 1,575 58 |
| Premiums | 357 25 |
| Fines | 30 00 |
| | <hr/> |
| | \$16,443 13 |

DISBURSEMENTS.

| | |
|---|--------------------|
| Installment stock withdrawn | \$14,154 00 |
| Real estate acquired | 500 00 |
| Interest, or profits, paid on installment stock withdrawn | 444 04 |
| Interest paid on borrowed money | 132 35 |
| Salaries paid | 300 00 |
| Taxes on association property | 109 01 |
| Commissions paid | 19 50 |
| Other expenses | 106 71 |
| Repairs | 17 32 |
| Cash on hand | 660 20 |
| | <hr/> |
| | \$16,443 13 |

PROFIT AND LOSS STATEMENT.**RECEIPTS.**

| | |
|---------------------------------|-------------------|
| Interest | \$1,575 58 |
| Premium | 357 25 |
| Fines | 30 00 |
| Rents | 223 65 |
| Profit on stock withdrawn | 586 73 |
| Profit on real estate | 474 08 |
| Insurance repaid | 17 00 |
| Surplus | 35 08 |
| | <hr/> |
| | \$3,299 57 |

DISBURSEMENTS.

| | |
|--|-------------------|
| Interest or profits on installment stock withdrawn | \$444 04 |
| Interest paid on borrowed money | 132 35 |
| Improvements or repairs on real estate | 17 32 |
| Credited to contingent fund | 356 23 |
| Total expenses | 426 21 |
| Other items, viz. Insurance and taxes charged off | 102 81 |
| Credited to stock | 1,439 98 |
| Credited to expense account | 271 92 |
| Taxes paid | 109 01 |
| | <hr/> |
| | \$3,299 37 |

RECORD OF SHARES.

| | Installment. |
|--|--------------|
| Number of shares in force at beginning of year | 349 |
| Number of shares retired and withdrawn | 169 |
| Present total number of shares in force..... | 180 |
| Number of shares pledged for loans..... | 119 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|------------------------------|----------|
| Lee W. Bort, Secretary | \$300 00 |
|------------------------------|----------|

OFFICERS BONDED.

| | |
|-----------------|------------|
| President | \$1,000 00 |
| Treasurer | 5,000 00 |
| Attorney | 1,000 00 |
| Secretary | 5,000 00 |

CITIZENS' LOAN AND BUILDING ASSOCIATION,

Eau Claire, Wisconsin.

Incorporated June 25, 1889. Authorized capital, \$5,000,000.

Statement December 31, 1899.

R. J. KEPLER, PresidentEau Claire, Wis.
 W. K. COFFIN, TreasurerEau Claire, Wis.
 M. B. HUBBARD, SecretaryEau Claire, Wis.
 M. B. HUBBARD, AttorneyEau Claire, Wis.

DIRECTORS.

R. J. KEPLER, W. K. COFFIN, M. B. HUBBARD,
 H. C. HANSON, J. G. FERRY, OLE ARNSTAD.
 A. R. MORGAN, H. T. LANGE, HENRY McBAIN,
 W. A. HUYSEN, FRED BLACKWELL, W. L. GILE,
 ALFRED CYPREANSON, CHAS. B. SWIFT (to Oct. 7, '99),
 F. H. L. COLTEN (to Sept. 30, '99).

RESOURCES.

| | |
|---|--------------|
| Loans on mortgage security on real estate | \$91,662 48 |
| Loans on stock or pass-book security | 3,605 85 |
| Real estate | 31,900 00 |
| Furniture and fixtures | 564 49 |
| Bills receivable, land contract and mortgages | 7,366 65 |
| Due for insurance | 211 78 |
| Tax certificates | 2,758 15 |
| Real estate receipts and disbursements | 625 54 |
| Cash on hand and in bank | 2,515 14 |
| | <hr/> |
| | \$141,210 08 |
| | <hr/> |

LIABILITIES.

| | |
|----------------------------------|--------------|
| Installment stock in force | \$135,867 61 |
| Fund for contingent losses | 702 40 |
| Undivided profits | 4,640 07 |
| | <hr/> |
| | \$141,210 08 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|--------------------|
| Cash on hand at close of last year | \$5,494 53 |
| Dues on installment stock | 23,013 36 |
| Mortgage loans repaid | 12,905 56 |
| Stock or pass-book loans repaid | 10,361 03 |
| Insurance refunded by borrowers | 84 82 |
| Taxes refunded by borrowers | 693 78 |
| Real estate sales, and rents | 4,835 84 |
| Pass-book and membership fees | 74 75 |
| Interest | 6,310 63 |
| Premiums | 3,824 75 |
| Fines | 1 35 |
| Other receipts, viz., expense account | 155 56 |
| | <hr/> |
| | \$67,755 96 |

DISBURSEMENTS.

| | |
|--|--------------------|
| Loans on mortgage security | \$12,875 00 |
| Loans on stock or pass-book security | 10,016 03 |
| Installment stock withdrawn | 36,042 26 |
| Real estate account | 3,128 37 |
| Insurance paid for borrowers | 52 20 |
| Taxes paid for borrowers | 808 89 |
| Salaries paid | 900 00 |
| Other expenses | 1,190 06 |
| Furniture account | 25 00 |
| Profit and loss | 203 01 |
| Cash on hand | 2,515 14 |
| | <hr/> |
| | \$67,755 96 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|--|--------------------|
| Membership fees | \$74 75 |
| Interest | 6,310 63 |
| Premium | 3,824 75 |
| Fines | 1 30 |
| Surplus account taken in order to make a 7 per cent. dividend July 1, 1899 | 589 91 |
| Real estate receipts | 625 54 |
| | <hr/> |
| | \$11,426 88 |

Disbursements.

| | |
|-------------------------------------|--------------------|
| Dividends | \$8,448 80 |
| Credited to contingent fund | 147 95 |
| Total expenses | 2,001 68 |
| Personal injury case | 203 01 |
| Credited to undivided profits | 625 54 |
| | <hr/> |
| | \$11,426 83 |

BUILDING AND LOAN ASSOCIATIONS.

13

RECORD OF SHARES.

| | Installment. |
|--|--------------|
| Number of shares in force at beginning of year | 3561 |
| Number of shares issued during term | 258 |
| Number of shares retired and withdrawn | 751 |
| Present total number of shares in force | 3068 |
| Number of shares pledged for loans | 1269 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID..

| | |
|--------------------------------|----------|
| M. B. Hubbard, Secretary | \$900 00 |
|--------------------------------|----------|

OFFICERS BONDED.

| | |
|-----------------|------------|
| Treasurer | \$5,000 00 |
| Secretary | 5,000 00 |

EAU CLAIRE SAVINGS LOAN & BUILDING ASSOCIATION,

Eau Claire, Wisconsin.

Incorporated July 28, 1877. Authorized capital, \$2,000,000.

Statement December 31, 1899.

| | |
|--------------------------------|------------------|
| E. H. PLAYTER, President | Eau Claire, Wis. |
| J. T. JOICE, Treasurer | Eau Claire, Wis. |
| M. B. WYMAN, Secretary | Eau Claire, Wis. |
| GEO. C. TEALL, Attorney | Eau Claire, Wis. |

DIRECTORS.

| | | |
|----------------|----------------|-------------------|
| E. H. PLAYTER, | M. B. WYMAN, | GEO. T. THOMPSON, |
| GEO. C. TEALL, | E. C. FRENCH, | F. W. WOODWARD, |
| J. T. TINKER, | EDWIN GREENE, | JAMES T. JOYCE, |
| D. S. THOMAS, | FRED A. TEALL, | E. C. KNEELAND, |
| C. B. DANIELS, | J. F. McGRATH, | ROBERT SATHER. |

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate..... | \$36,000 00 |
| Loans on other security..... | 2,586 90 |
| Real estate | 12,800 00 |
| Due for stock assessments..... | 1,277 30 |
| Due for ins. and taxes paid for borrowers..... | 728 03 |
| Interest due | 661 00 |
| Premiums and fees due | 438 10 |
| Fines due | 50 60 |
| Cash on hand and in bank..... | 2,754 87 |
| | <hr/> |
| | \$57,296 50 |
| | <hr/> |

LIABILITIES.

| | |
|---------------------------------|-------------|
| Installment stock in force..... | \$47,381 00 |
| Fund for contingent losses..... | 635 33 |
| Undivided profits | 9,280 50 |
| | <hr/> |
| | \$57,296 50 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|-------------|
| Cash on hand at close of last year..... | \$2,284 86 |
| Dues on installment stock..... | 12,273 00 |
| Mortgage loans repaid | 6,100 00 |
| Ins. and taxes refunded by borrowers..... | 421 70 |
| Real estate sales | 1,634 14 |
| Rents | 703 38 |
| Pass-book and membership fees | 3 50 |
| Interest | 3,203 33 |
| Premiums | 1,871 69 |
| Fines | 96 80 |
| | <hr/> |
| | \$28,642 51 |
| | <hr/> |

DISBURSEMENTS.

| | |
|--|-------------|
| Loans on mortgage security | \$1,700 00 |
| Installment stock retired | 16,637 00 |
| Real estate acquired | 1,331 47 |
| Insurance paid for borrowers..... | 68 15 |
| Taxes paid for borrowers..... | 262 86 |
| Interest, or profits, paid on installment stock withdrawn..... | 4,643 00 |
| Salaries paid | 325 00 |
| Taxes on association property..... | 359 33 |
| Insurance on association property | 46 73 |
| Other expenses | 281 40 |
| Real estate repairs | 233 70 |
| Cash on hand | 2,754 87 |
| | <hr/> |
| | \$28,642 51 |
| | <hr/> |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|----------------|------------|
| Interest | \$3,052 42 |
| Premium | 1,866 14 |
| Fines | 109 50 |
| Rents | 697 86 |
| | <hr/> |
| | \$5,725 92 |
| | <hr/> |

Disbursements.

| | |
|-----------------------------------|------------|
| Credited to contingent fund | \$260 00 |
| Total expenses | 606 40 |
| Credited to surplus account..... | 4,859 52 |
| | <hr/> |
| | \$5,725 92 |
| | <hr/> |

RECORD OF SHARES.

| | <i>Installment.</i> |
|---|---------------------|
| Number of shares in force at beginning of year..... | 1,115 |
| Number of shares issued during term..... | 174 |
| Number of shares retired and withdrawn..... | 280 |
| Present total number of shares in force..... | 1,009 |
| Number of shares pledged for loans..... | 180 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|-----------------------------|---------|
| J. T. Joyce, Treasurer..... | \$25 00 |
| M. B. Wyman, Secretary..... | 300 00 |

OFFICERS BONDED.

| | |
|-----------------|------------|
| Treasurer | \$5,000 00 |
| Secretary | 2,000 00 |

HOME BUILDING & LOAN ASSOCIATION,

Eau Claire, Wisconsin.

Incorporated Sept. 11, 1886. Authorized capital, \$2,000,000.

Statement December 31, 1899.

E. H. PLAYTER, President.....Eau Claire, Wis.
 GEO. T. THOMPSON, Treasurer.....Eau Claire, Wis.
 M. B. WYMAN, Secretary.....Eau Claire, Wis.
 GEO. C. TEALL, Attorney.....Eau Claire, Wis.

DIRECTORS.

M. B. WYMAN, GEO. T. THOMPSON, GEO. T. TEALL,
 EDWIN GREENE, E. H. PLAYTER, WM. T. PUGH,
 BRADY ANDERSON, WILLIAM ROWE, JOHN URE,
 W. H. KNEELAND, ALBERT STEINFELDT, E. C. KNEELAND,
 ELBERT STOCKWELL, C. B. DANIELS, F. S. BOUCHARD.

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate..... | \$60,600 00 |
| Loans on other security (bond for deed)..... | 1,207 89 |
| Real estate | 13,358 00 |
| Furniture and fixtures | 33 50 |
| Stationery and supplies | 19 44 |
| Due for stock assessments | 2,514 00 |
| Due for ins. and taxes paid for borrowers..... | 641 89 |
| Interest due | 2,235 50 |
| Premiums and fees due | 1,648 66 |
| Fines due | 138 50 |
| Cash on hand and in bank..... | 5,599 44 |
| | <hr/> |
| | \$87,996 73 |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$66,063 00 |
| Fund for contingent losses | 1,445 00 |
| Advance payments | 109 00 |
| Undivided profits | 20,379 37 |
| | <hr/> |
| | \$87,996 73 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|-------------|
| Cash on hand at close of last year..... | \$8,329 77 |
| Dues on installment stock..... | 18,376 00 |
| Mortgage loans repaid | 10,500 00 |
| Ins. and taxes refunded by borrowers..... | 662 39 |
| Real estate sales | 375 00 |
| Rents | 651 73 |
| Pass-book and membership fees..... | 2 75 |
| Interest | 4,600 91 |
| Premiums | 2,816 77 |
| Fines | 173 48 |
| | <hr/> |
| | \$46,488 80 |

DISBURSEMENTS.

| | |
|---|-------------|
| Loans on mortgage security | \$5,200 00 |
| Installment stock withdrawn | 26,854 00 |
| Real estate repairs | 341 15 |
| Insurance paid for borrowers..... | 54 00 |
| Taxes paid for borrowers | 242 11 |
| Interest or profits, paid on installment stock withdrawn..... | 7,094 25 |
| Salaries paid | 375 00 |
| Taxes on association property..... | 433 61 |
| Insurance on association property..... | 28 08 |
| Other expenses | 267 16 |
| Cash on hand | 5,599 44 |
| | <hr/> |
| | \$46,488 80 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|----------------|------------|
| Interest | \$5,047 78 |
| Premium | 3,350 48 |
| Fines | 165 68 |
| Rents | 551 99 |
| | <hr/> |
| | \$9,115 93 |

Disbursements.

| | |
|-----------------------------------|------------|
| Credited to contingent fund | \$427 60 |
| Total expenses | 559 62 |
| Credited to surplus fund | 8,128 71 |
| | <hr/> |
| | \$9,115 93 |

RECORD OF SHARES.

| | <i>Installment.</i> |
|---|---------------------|
| Number of shares in force at beginning of year..... | 1,687 |
| Number of shares issued during term..... | 250 |
| Number of shares retired and withdrawn..... | 536 |
| Present total number of shares in force..... | 1,401 |
| Number of shares pledged for loans..... | 303 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|----------------------------------|---------|
| Geo. T. Thompson, Treasurer..... | \$25 00 |
| M. B. Wyman, Secretary..... | 350 00 |

OFFICERS BONDED.

| | |
|-----------------|------------|
| Treasurer | \$5,000 00 |
| Secretary | 2,000 00 |

BROWN COUNTY BUILDING & LOAN ASSOCIATION,

Green Bay, Wisconsin.

Incorporated Aug. 26, 1892. Authorized capital, \$5,000,000.

Statement December 31, 1899.

CHARLES JOANNES, PresidentGreen Bay, Wis.
 M. J. McCORMICK, TreasurerGreen Bay, Wis.
 IVER J. TERP, SecretaryGreen Bay, Wis.
 CARLTON MERRILL, AttorneyGreen Bay, Wis.

DIRECTORS.

CHARLES JOANNES, A. SPÜHLER, M. J. McCORMICK,
 O. N. OLDENBURG, JULES PARMENTIER, E. BOALER,
 A. F. OLMSTED, E. VANDEN BROOK, A. W. SLAUGHTER,
 F. J. B. DUCHATEAU, A. BUENGENER, T. J. McGRATH.

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate..... | \$53,050 00 |
| Loans on stock or pass-book security | 6,765 00 |
| Due for stock assessments | 397 50 |
| Interest due | 116 46 |
| Cash on hand and in bank..... | 7 39 |
| | <hr/> |
| | \$60,336 35 |
| | <hr/> |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$39,420 90 |
| Advance payments | 242 80 |
| Cancelled stock | 22 00 |
| Individual accounts | 11 70 |
| Unearned premiums | 4,778 18 |
| Surplus | 15,062 00 |
| Undivided profits | 798 77 |
| | <hr/> |
| | \$60,336 35 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|-------------|
| Cash on hand at close of last year..... | \$116 95 |
| Dues on installment stock | 10,562 80 |
| Mortgage loans repaid | 4,800 00 |
| Stock or pass-book loans repaid | 3,381 00 |
| Real estate sales | 1,100 00 |
| Rents | 22 00 |
| Pass-book and membership fees..... | 25 50 |
| Fees, other than membership | 15 55 |
| Interest | 4,026 76 |
| Fines | 74 35 |
| | <hr/> |
| | \$24,124 91 |

DISBURSEMENTS.

| | |
|--|-------------|
| Loans on mortgage security | \$6,350 00 |
| Loans on stock or pass-book security..... | 2,630 00 |
| Installment stock withdrawn | 7,273 70 |
| Installment stock retired | 2,877 50 |
| Real estate expenses | 22 45 |
| Interest, or profits, paid on installment stock withdrawn..... | 2,397 77 |
| Interest, or profits, paid on installment stock retired..... | 1,511 05 |
| Interest, paid in advance, refunded..... | 3 00 |
| Salaries paid | 180 00 |
| Taxes on association property..... | 30 03 |
| Insurance on association property..... | 7 03 |
| Commissions paid | 21 60 |
| Other expenses | 49 50 |
| Individual accounts | 2 34 |
| Unearned premiums on repaid loans..... | 487 50 |
| Cancelled stock | 274 05 |
| Cash on hand | 7 39 |
| | <hr/> |
| | \$24,124 91 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|------------|
| Pass-book and membership fees..... | \$25 50 |
| Fees, other than above | 16 05 |
| Interest | 3,906 53 |
| Premium | 522 92 |
| Fines | 27 25 |
| Gain account, withdrawals | 291 78 |
| Undivided profits, Jan. 1, '99..... | 809 56 |
| Surplus account | 3,908 82 |
| | <hr/> |
| | \$9,508 41 |

Disbursements.

| | |
|---|------------|
| Interest or profits on inst. stock withdrawn..... | \$2,397 77 |
| Interest or profits on inst. stock retired..... | 1,511 05 |
| Loss on real estate | 410 84 |
| Total expenses | 264 62 |
| Dividends to surplus account | 4,125 36 |
| Undivided profits December 31, '99..... | 798 77 |
| | <hr/> |
| | \$9,508 41 |

RECORD OF SHARES.

| | <i>Installment.</i> |
|---|---------------------|
| Number of shares in force at beginning of year..... | 1,756 |
| Number of shares issued during term..... | 76 |
| Number of shares retired and withdrawn..... | 387 |
| Present total number of shares in force..... | 1,445 |
| Number of shares pledged for loans..... | 746 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|------------------------------|----------|
| Iver J. Terp, Secretary..... | \$180 00 |
|------------------------------|----------|

OFFICERS BONDED.

| | |
|----------------------|------------|
| President | \$1,000 00 |
| Vice President | 1,000 00 |
| Treasurer | 1,000 00 |
| Secretary | 1,000 00 |
| Attorney | 1,000 00 |

FORT HOWARD BUILDING-LOAN & SAVINGS ASSOCIATION,

Green Bay, Wisconsin.

Incorporated Feb. 12, 1894. Authorized capital, \$1,000,000.

Statement December 31, 1899.

| | |
|----------------------------------|-----------------|
| H. W. FISK, President | Green Bay, Wis. |
| G. W. FISK, Treasurer | Green Bay, Wis. |
| H. F. CAMM, Secretary | Green Bay, Wis. |
| T. P. SILVERWOOD, Attorney | Green Bay, Wis. |

DIRECTORS.

| | | |
|----------------|------------------|---------------|
| H. W. FISK, | S. HARTMANN, | H. F. CAMM, |
| M. J. CORBETT, | C. A. A. BREHME, | JAS. K. FORD, |
| G. BÜCHHOLZ, | WM. GRIEWISCH, | JAS. TIERNAN, |
| M. A. ONSTAD, | | W. L. KERR. |

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate..... | \$34,635 00 |
| Loans on stock or pass-book security..... | 2,095 00 |
| Furniture and fixtures | 60 00 |
| Interest due | 367 90 |
| Cash on hand and in bank..... | 793 10 |
| | <hr/> |
| | \$38,001 00 |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$29,400 40 |
| Mortgages on real estate | 80 80 |
| Divided profits | 7,379 63 |
| Undivided profits | 1,140 17 |
| | <hr/> |
| | \$38,001 00 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|-------------|
| Cash on hand at close of last year..... | \$4,536 26 |
| Dues on installment stock..... | 8,521 49 |
| Mortgage loans repaid | 7,315 00 |
| Stock or pass book loans repaid | 2,150 00 |
| Ins. and taxes refunded by borrowers..... | 26 24 |
| Interest and premium | 3,810 34 |
| Fines | 54 07 |
| Other receipts | 3 07 |
| | <hr/> |
| | \$26,416 47 |

DISBURSEMENTS.

| | |
|--|-------------|
| Loans on mortgage security..... | \$6,624 20 |
| Loans on stock or pass-book security..... | 2,350 00 |
| Installment stock withdrawn | 3,090 10 |
| Full paid stock withdrawn, or retired | 900 00 |
| Matured stock retired | 8,801 04 |
| Insurance paid for borrowers | 3 50 |
| Taxes paid for borrowers | 22 74 |
| Interest, or profits, paid on installment stock retired..... | 109 61 |
| Interest, or profits, paid on matured stock retired..... | 3,472 95 |
| Salaries paid | 313 08 |
| Other expenses | 36 25 |
| Cash on hand | 793 10 |
| | <hr/> |
| | \$26,416 47 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|----------------------|------------|
| Interest | \$3,810 34 |
| Fines | 54 07 |
| Other earnings | 67 46 |
| | <hr/> |
| | \$3,931 87 |

Disbursements.

| | |
|---|------------|
| Interest or profits on inst. stock withdrawn..... | \$109 61 |
| Interest or profits on matured stock retired..... | 3,472 95 |
| Total expenses | 349 31 |
| | <hr/> |
| | \$3,931 87 |

RECORD OF SHARES.

| | <i>Installment.</i> | <i>Full Paid.</i> |
|---|---------------------|-------------------|
| Number of shares in force at beginning of year..... | 1,450 | 8 |
| Number of shares issued during term | 65 | |
| Number of shares retired and withdrawn..... | 322 | 8 |
| Present total number of shares in force..... | 1,193 | |
| Number of shares pledged for loans | 443 | |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|----------------------------|----------|
| H. F. Camm, Secretary..... | \$250 00 |
| G. W. Fisk, Treasurer..... | 25 00 |

OFFICERS BONDED.

| | |
|----------------------|------------|
| President | \$1,000 00 |
| Vice President | 500 00 |
| Secretary | 3,000 00 |
| Treasurer | 5,000 00 |
| Attorney | 300 00 |

UNION BUILDING, LOAN & SAVINGS ASSOCIATION,

Green Bay and De Pere, Wisconsin.

Incorporated March 9, 1894. Authorized capital; \$2,000,000.

Statement December 31, 1899.

| | |
|-------------------------------|-----------------|
| E. K. ANSORGE, President..... | Green Bay, Wis. |
| W. P. WAGNER, Treasurer | Green Bay, Wis. |
| E. P. PARISH, Secretary | Green Bay, Wis. |
| F. C. CADY, Attorney | Green Bay, Wis. |

DIRECTORS.

| | | |
|---------------------|------------------|-------------------|
| E. K. ANSORGE, | AUGUST KROELLER, | E. P. PARISH, |
| JAMES ROBB, | O. C. HATHAWAY, | JOS. H. SERVOTTE, |
| C. W. STRECKENBACH, | B. F. SMITH, | N. BUR, Jr., |
| H. W. BALDWIN, | C. G. WILCOX, | W. D. COOKE, |
| GEO. L. NORTH, | C. W. SCOTT, | WILLIAM WALKER. |

RESOURCES.

| | |
|---|--------------|
| Loans on mortgage security on real estate..... | \$110,245 00 |
| Loans on stock or pass-book security..... | 7,717 00 |
| Furniture and fixtures | 86 25 |
| Due for ins. and taxes paid for borrowers | 110 63 |
| Interest due | 26 95 |
| Fines due | 23 84 |
| Loan to expense account..... | 125 00 |
| Cash on hand and in bank..... | 1,572 57 |
| | <hr/> |
| | \$119,907 24 |
| | <hr/> |

LIABILITIES.

| | |
|---|--------------|
| Installment stock in force | \$82,955 64 |
| Deposits | 56 |
| Borrowed money | 11,100 00 |
| Due for dividends on installment stock..... | 23,728 25 |
| Balance in expense account..... | 8 55 |
| Undivided profits | 2,113 96 |
| | <hr/> |
| | \$119,907 24 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|---------------------|
| Cash on hand at close of last year..... | \$290 49 |
| Dues on installment stock..... | 23,476 69 |
| Mortgage loans repaid | 12,810 00 |
| Stock or pass-book loans repaid..... | 3,092 00 |
| Borrowed money | 41,160 00 |
| Ins. and taxes refunded by borrowers..... | 190 89 |
| Fees, other than membership | 69 90 |
| Interest | 9,044 57 |
| Fines | 101 30 |
| Other receipts, viz.: From loan fund for expense..... | 837 84 |
| Forfeited dividends | 666 05 |
| Convertible securities | 36,800 00 |
| Loan to expense fund | 50 00 |
| Dividends apportioned | 9,516 33 |
| Individual accounts | 11,031 76 |
| | <hr/> |
| | \$149,127 82 |

DISBURSEMENTS.

| | |
|---|---------------------|
| Loans on mortgage security | \$24,915 00 |
| Loans on stock or pass-book security..... | 6,352 00 |
| Installment stock withdrawn | 30,813 60 |
| Fines remitted | 90 |
| Advance interest refunded | 361 66 |
| Borrowed money repaid | 30,060 00 |
| Error in interest and premium charged..... | 8 50 |
| Individual accounts | 10,678 87 |
| Taxes paid for borrowers | 58 61 |
| Interest paid on installment stock withdrawn..... | 96 11 |
| Dividends paid on installment stock..... | 8,690 02 |
| Interest paid on borrowed money | 168 27 |
| Salaries paid | 555 60 |
| Convertible securities | 23,500 00 |
| Commissions paid | 99 50 |
| Other expenses | 131 19 |
| Dividends forfeited | 666 05 |
| Paid expense fund from loan fund..... | 837 84 |
| Paid loan fund from expense fund..... | 50 00 |
| Dividends apportioned | 9,516 33 |
| Interest on advance payments | 5 20 |
| Cash on hand | 1,572 57 |
| | <hr/> |
| | \$149,127 82 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|-------------|
| Fees | \$69 90 |
| Interest | 9,044 57 |
| Fines | 101 30 |
| Forfeited dividends | 666 05 |
| Undivided profits, Jan. 1, '99..... | 3,226 95 |
| | <hr/> |
| | \$13,108 77 |

Disbursements.

| | |
|--|-------------|
| Interest on inst. stock withdrawn and retired..... | \$96 11 |
| Interest paid on borrowed money..... | 168 27 |
| Interest paid on advance payments..... | 5 20 |
| Error in interest charged | 8 50 |
| Advance interest returned | 361 66 |
| Amount set aside for expenses..... | 837 54 |
| Fines remitted | 90 |
| Dividends apportioned | 9,516 33 |
| Profits undivided, Dec. 31, '99..... | 2,113 96 |
| | <hr/> |
| | \$13,108 77 |

RECORD OF SHARES.*Installment.*

| | |
|---|-------|
| Number of shares in force at beginning of year..... | 3,843 |
| Number of shares issued during term..... | 281 |
| Number of shares retired and withdrawn..... | 1,023 |
| Present total number of shares in force..... | 3,101 |
| Number of shares pledged for loans..... | 1,736 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|--|---------|
| W. P. Wagner, Treasurer..... | \$25 00 |
| E. P. Parish, Secretary..... | 480 00 |
| W. E. Hopkins, Collector, at De Pere..... | 25 00 |
| P. G. Wright, E. A. Neufeld, H. T. Smith, Auditing Committee.... | 36 00 |

OFFICERS BONDED.

| | |
|---------------------------|------------|
| President | \$1,000 00 |
| Vice President | 1,000 00 |
| Treasurer | 6,000 00 |
| Secretary | 6,000 00 |
| Collector at De Pere..... | 1,000 00 |

LOAN, SAVINGS & BUILDING ASSOCIATION,

Janesville, Wisconsin.

Incorporated Feb. 2, 1887. Authorized capital \$1,000,000

Statement December 31, 1899.

GEORGE G. SUTHERLAND, PresidentJanesville Wis.
 JOHN G. REXFORD, TreasurerJanesville, Wis.
 A. P. BURNHAM, SecretaryJanesville, Wis.
 J. M. WHITEHEAD, AttorneyJanesville, Wis.

DIRECTORS.

SILAS HAYNES, JAMES SHEARER, J. M. KNIFF,
 W. G. PALMER, J. M. BOSTWICK, C. E. RANOUS,
 A. G. ANDERSON, G. S. PARKER, I. C. BROWNELL,
 R. VALENTINE.

RESOURCES.

| | |
|---|-------------|
| Loans on mortgage security on real estate | \$44,300 00 |
| Real estate | 5,950 00 |
| Profit and loss | 252 75 |
| Cash on hand and in bank | 3,995 68 |
| | <hr/> |
| | \$54,498 43 |
| | <hr/> |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$42,051 00 |
| Surplus | 12,447 43 |
| | <hr/> |
| | \$54,498 43 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|--|-------------|
| Cash on hand at close of last year | \$779 31 |
| Dues on installment stock | 7,746 50 |
| Mortgage loans repaid | 8,700 00 |
| Stock or pass-book loans repaid | 400 00 |
| Real estate sales | 3,700 00 |
| Rents | 350 00 |
| Pass-book and membership fees | 9 00 |
| Interest | 3,291 35 |
| Premiums | 466 78 |
| | <hr/> |
| | \$25,442 94 |

DISBURSEMENTS.

| | |
|--|-------------|
| Installment stock withdrawn | \$3,473 50 |
| Matured stock retired | 4,966 50 |
| Borrowed money repaid | 9,300 00 |
| Interest, paid on installment stock withdrawn | 654 00 |
| Profits, paid on matured stock retired, charged to surplus fund | 2,094 50 |
| Interest paid on borrowed money | 515 00 |
| Salaries paid | 225 00 |
| Taxes on association property | 140 03 |
| Other expenses | 78 73 |
| Cash on hand | 3,995 68 |
| | <hr/> |
| | \$25,442 94 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|------------|
| Pass-book and membership fees | \$9 00 |
| Interest | 3,291 35 |
| Premium | 466 78 |
| Rents | 350 00 |
| | <hr/> |
| | \$4,117 13 |

Disbursements.

| | |
|--|------------|
| Interest or profits on installment stock withdrawn | \$654 00 |
| Interest paid on borrowed money | 515 00 |
| Credited to contingent fund | 1,389 09 |
| Total expenses | 443 76 |
| Credited to surplus account | 1,115 28 |
| | <hr/> |
| | \$4,117 13 |

RECORD OF SHARES.

| | <i>Installment.</i> |
|--|---------------------|
| Number of shares in force at beginning of year | 1,638 |
| Number of shares issued during term | 32 |
| Number of shares retired and withdrawn | 285 |
| Present total number of shares in force | 1,385 |
| Number of shares pledged for loans | 443 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|--------------------------------|----------|
| A. P. Burnham, Secretary | \$225 00 |
|--------------------------------|----------|

OFFICERS BONDED.

| | |
|-----------------|-------------|
| Treasurer | \$20,000 00 |
| Secretary | 10,000 00 |

ROCK COUNTY BUILDING, LOAN & SAVINGS ASSOCIATION,

Janesville, Wisconsin.

Incorporated Aug. 1st, 1893. Authorized capital, \$2,000,000

Statement December 31, 1899.

SAMUEL C. COBB, PresidentJanesville, Wis.
S. B. SMITH, TreasurerJanesville, Wis.
H. D. MURDOCK, SecretaryJanesville, Wis.
CHARLES L. FIFIELD, AttorneyJanesville, Wis.

DIRECTORS.

S. C. COBB, C. E. RANOUS, ARCHIE REID,
C. D. CHILD, J. S. FIFIELD, F. M. MARZLUFF,
P. J. MOUAT, S. B. LEWIS, JESSE INMAN,
WALTER HELMES, F. H. KOTHMAN, H. D. MURDOCK.

RESOURCES.

| | |
|---|-------------|
| Loans on mortgage security on real estate | \$20,200 00 |
| Loans on stock or pass-book security | 1,440 00 |
| Real estate | 532 56 |
| Expense account | 972 22 |
| Cash on hand and in bank..... | 18 51 |
| | <hr/> |
| | \$23,163 29 |
| | <hr/> |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$19,352 60 |
| Advance payments | 8 00 |
| Undivided profits | 3,802 69 |
| | <hr/> |
| | \$23,163 29 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|--|-------------|
| Cash on hand at close of last year | \$501 87 |
| Dues on installment stock | 6,918 48 |
| Mortgage loans repaid | 8,386 04 |
| Stock or pass-book loans repaid | 400 00 |
| Real estate sales | 150 00 |
| Pass-book and membership fees | 4 90 |
| Interest, premiums, fines | 3,702 15 |
| U. S. 3 per cent. bonds | 3,000 00 |
| Note and collateral security | 2,500 00 |
| Note and collateral security | 2,000 00 |
| | <hr/> |
| | \$27,563 44 |
| | <hr/> |

DISBURSEMENTS.

| | |
|--|-------------|
| Loans on stock or pass-book security | \$65 00 |
| Installment stock withdrawn | 27,253 27 |
| Salaries paid | 200 00 |
| Taxes on association property | 4 04 |
| Other expenses | 22 62 |
| Cash on hand | 18 51 |
| | <hr/> |
| | \$27,563 44 |
| | <hr/> |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|--|------------|
| Fees | \$1 00 |
| Interest, premium | 1,456 15 |
| Profits on installment stock withdrawn | 2,345 54 |
| Balance January 1, 1899 | 226 66 |
| | <hr/> |
| | \$4,029 35 |
| | <hr/> |

Disbursements.

| | |
|-------------------------|------------|
| Total expenses | \$226 66 |
| Undivided profits | 3,802 69 |
| | <hr/> |
| | \$4,029 35 |
| | <hr/> |

RECORD OF SHARES.

| | <i>Installment.</i> |
|--|---------------------|
| Number of shares in force at beginning of year | 1,345 |
| Number of shares retired and withdrawn | 548 |
| Present total number of shares in force | 499 |
| Number of shares pledged for loans | 264 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|--------------------------------|----------|
| H. D. Murdock, Secretary | \$200 00 |
|--------------------------------|----------|

OFFICERS BONDED.

| | |
|-----------------|------------|
| Treasurer | \$7,000 00 |
| Secretary | 5,000 00 |

KAUKAUNA BUILDING & LOAN ASSOCIATION,

Kaukauna, Wisconsin.

Incorporated July 11, 1887. Authorized capital, \$500,000

Statement December 31, 1899.

| | |
|----------------------------------|----------------|
| N. H. BROKAW, President | Kaukauna, Wis. |
| H. S. COOKE, Treasurer | Kaukauna, Wis. |
| J. H. DELBRIDGE, Secretary | Kaukauna, Wis. |
| D. J. BROTHERS, Attorney | Kaukauna, Wis. |

DIRECTORS.

| | | |
|-----------------|-----------------|----------------|
| N. H. BROKAW, | D. J. BROTHERS, | A. C. BOSSARD, |
| J. W. CLASPILL, | H. S. COOKE, | J. HITING, |
| F. FALK, | F. KOWALKE, | J. I. TONEB |

RESOURCES.

| | |
|---|-------------|
| Loans on mortgage security on real estate | \$49,100 30 |
| Loans on stock or pass-book security..... | 3,700 00 |
| Loans on other security | 1,300 00 |
| Real estate | 552 15 |
| Furniture and fixtures | 54 45 |
| Due for stock assessments | 940 00 |
| Interest due | 499 80 |
| Fines due | 111 55 |
| Cash on hand and in bank | 2,243 35 |
| | <hr/> |
| | \$58,501 60 |
| | <hr/> |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$57,860 60 |
| Advance payments | 641 00 |
| | <hr/> |
| | \$58,501 60 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|-----------|
| Cash on hand at close of last year | \$5 56 |
| Dues on installment stock | 19,488 00 |
| Mortgage loans repaid | 18,700 00 |
| Stock or pass-book loans repaid | 2,600 00 |
| Borrowed money | 165 00 |
| Advance payments on stock | 613 00 |
| Insurance and taxes refunded by borrowers | 23 35 |
| Real estate sales | 1,547 75 |
| Rents | 119 00 |
| Pass-book and membership fees | 164 25 |
| Fees, other than membership | 2 25 |
| Interest | 4,087 19 |
| Premiums | 129 75 |
| Fines | 130 04 |
| Other receipts, viz., discounts | 2 70 |

\$47,771 81

DISBURSEMENTS.

| | |
|---|-------------|
| Loans on mortgage security | \$18,700 00 |
| Loans on stock or pass-book security | 1,300 00 |
| Installment stock withdrawn | 1,952 00 |
| Installment stock retired | 17,837 00 |
| Borrowed money repaid | 165 00 |
| Real estate repairs | 59 39 |
| Insurance paid for borrowers | 10 00 |
| Interest, or profits, paid on installment stock withdrawn | 128 16 |
| Interest, or profits, paid on installment stock retired | 5,062 24 |
| Interest paid on borrowed money | 29 |
| Salaries paid | 240 00 |
| Taxes on association property | 11 00 |
| Other expenses | 69 41 |
| Cash on hand | 2,243 35 |

\$47,777 84

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|--|-----------|
| Pass-book and membership fees | \$164 25 |
| Fees, other than above | 2 25 |
| Interest | 4,087 19 |
| Premium | 129 75 |
| Fines | 130 04 |
| Rents | 119 00 |
| Other earnings, viz., discounts | 2 70 |
| Undivided profits, January 1, 1899 | 13,634 96 |

\$18,270 14

Disbursements.

| | |
|--|-----------|
| Interest or profits on installment stock withdrawn | \$128 15 |
| Interest or profits on installment stock retired | 5,062 24 |
| Interest paid on borrowed money | 29 |
| Improvements or repairs on real estate | 59 39 |
| Total expenses | 309 41 |
| Loss on taxes | 9 00 |
| Undivided profits, December 31, 1899 | 12,701 65 |

\$18,270 14

RECORD OF SHARES.

| | <i>Installment.</i> |
|--|---------------------|
| Number of shares in force at beginning of year | 1,415 |
| Number of shares issued during term | 548 |
| Number of shares retired and withdrawn | 341 |
| Present total number of shares | 1,622 |
| Number of shares pledged for loans | 541 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|----------------------------------|----------|
| J. H. Delbridge, Secretary | \$240 00 |
|----------------------------------|----------|

OFFICERS BONDED.

| | |
|-----------------|------------|
| President | \$1,500 00 |
| Treasurer | 5,000 00 |
| Secretary | 2,000 00 |

FOURTH MUTUAL LOAN & BUILDING ASSOCIATION,

La Crosse, Wisconsin.

Incorporated August 3, 1889. Authorized capital, \$5,000,000

Statement December 31, 1899.

| | |
|----------------------------------|-----------------|
| D. S. McARTHUR, President | La Crosse, Wis. |
| F. H. HANKERSON, Treasurer | La Crosse, Wis. |
| C. R. BENTON, Secretary | La Crosse, Wis. |
| J. E. McCONNELL, Attorney | La Crosse, Wis. |

DIRECTORS.

| | | |
|------------------|----------------|---------------|
| F. H. HANKERSON, | M. J. PITKIN, | E. J. FARNAM, |
| I. H. ENGH, | W. R. CHAPMAN, | L. BAMBERGER, |
| D. S. McARTHUR, | C. R. BENTON, | F. S. WALKER. |

RESOURCES.

| | |
|---|-------------|
| Loans on mortgage security on real estate | \$10,044 49 |
| Loans on pass-book security | 760 00 |
| Interest due | 46 81 |
| Premiums and fees due | 12 78 |
| Cash on hand and in bank | 510 23 |
| | <hr/> |
| | \$11,374 31 |

LIABILITIES.

| | |
|--------------------------------------|-------------|
| Installment stock in force | \$8,811 53 |
| Fund for contingent losses | 240 30 |
| Borrowed money | 500 00 |
| Dividends on installment stock | 1,762 51 |
| | <hr/> |
| | \$11,374 31 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|--|------------|
| Cash on hand at close of last year | \$115 37 |
| Dues on installment stock | 4,198 00 |
| Mortgage loans repaid | 1,317 65 |
| Stock or pass-book loans repaid | 1,340 00 |
| Borrowed money | 1,050 00 |
| Pass-book and membership fees | 10 10 |
| Interest | 585 06 |
| Premiums | 161 43 |
| | <hr/> |
| | \$3,837 67 |
| | <hr/> |

DISBURSEMENTS.

| | |
|---|------------|
| Loans on mortgage security | \$1,650 00 |
| Loans on stock or pass-book security | 1,800 00 |
| Installment stock withdrawn | 3,317 50 |
| Borrowed money repaid | 960 00 |
| Interest, or profits, paid on installment stock withdrawn | 459 85 |
| Interest paid on borrowed money | 38 53 |
| Salaries paid | 42 60 |
| Commissions paid | 10 10 |
| Other expenses | 60 86 |
| Cash on hand | 510 23 |
| | <hr/> |
| | \$3,837 67 |
| | <hr/> |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|----------|
| Pass-book and membership fees | \$10 10 |
| Interest | 585 06 |
| Premium | 161 49 |
| Other earnings | 4 31 |
| | <hr/> |
| | \$760 96 |
| | <hr/> |

Disbursements.

| | |
|---------------------------------------|----------|
| Interest paid on borrowed money | \$36 53 |
| Credited to contingent fund | 43 26 |
| Total expenses | 113 56 |
| Dividend June 30, 1899 | 276 22 |
| Dividend December 30, 1899 | 231 39 |
| | <hr/> |
| | \$760 36 |
| | <hr/> |

BUILDING AND LOAN ASSOCIATIONS.

RECORD OF SHARES.

| | <i>Installment.</i> |
|--|---------------------|
| Number of shares in force at beginning of year | 704 |
| Number of shares issued during term | 101 |
| Number of shares retired and withdrawn | 84 |
| Present total number of shares in force | 721 |
| Number of suares pledged for loans | 262 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|-------------------------------|---------|
| C. R. Benton, Secretary | \$42 69 |
|-------------------------------|---------|

OFFICERS BONDED.

| | |
|-----------------|------------|
| Secretary | \$5,000 00 |
| Treasurer | 5,000 00 |

HOME MUTUAL LOAN & BUILDING ASSOCIATION,

La Crosse, Wisconsin.

Incorporated June, 1886. Authorized capital, \$1,000,000

Statement December 31, 1899.

M. WANNEBO, PresidentLa Crosse, Wis.
 OLE STOREY, TreasurerLa Crosse, Wis.
 JOS. GOHRES, SecretaryLa Crosse, Wis.
 THOS. MORRIS, AttorneyLa Crosse, Wis.

DIRECTORS.

M. WANNEBO, B. BOHLMANN, O. M. MITCHELL,
 C. C. LOONEY, JOS. GOHRES, OLE STOREY,
 PETER JOHNSON, OTTO LEE.

RESOURCES.

| | |
|---|-------------|
| Loans on mortgage security on real estate | \$11,148 29 |
| Loans on stock or pass-book security | 5 00 |
| Loans on other security | 260 00 |
| Real estate | 4,645 50 |
| Stationery and supplies | 38 55 |
| Interest due | 40 00 |
| Ledger interest | 1,152 25 |
| Other items | 32 50 |
| Cash on hand and in bank | 2,055 14 |
| Deficit balance | 986 39 |
| | <hr/> |
| | \$20,363 62 |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$16,723 60 |
| Deposits | 2,086 85 |
| Auxiliary bank | 188 01 |
| Dividends credited | 1,349 87 |
| Undivided profits | 65 29 |
| | <hr/> |
| | \$20,363 62 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|--|--------------------|
| Cash on hand at close of last year | \$175 08 |
| Dues on installment stock | 6,290 28 |
| Mortgage loans repaid | 4,008 15 |
| Stock or pass-book loans repaid | 615 00 |
| Borrowed money | 1,729 35 |
| Real estate sales | 180 00 |
| Rents | 73 55 |
| Pass-book and membership fees | 8 25 |
| Interest | 683 47 |
| Ledger interest (accrued) | 901 90 |
| Loans, collateral security | 815 75 |
| Auxiliary bank | 93 72 |
| | <hr/> |
| | \$15,574 50 |

DISBURSEMENTS.

| | |
|---|--------------------|
| Loans on mortgage security | \$100 00 |
| Loans on pass-book security | 120 00 |
| Instalment stock withdrawn | 6,114 20 |
| Full paid stock withdrawn, or retired | 1,275 00 |
| Borrowed money repaid | 2,740 00 |
| Real estate acquired | 1,600 00 |
| Interest, or profits, paid on installment stock withdrawn | 769 40 |
| Interest paid on borrowed money | 75 59 |
| Salaries paid | 138 50 |
| Taxes on association property | 98 00 |
| Insurance on association property | 15 32 |
| Other expenses | 80 88 |
| Other items, viz., auxiliary bank | 163 55 |
| Foreclosure fees (1896) in full | 74 92 |
| For deed to avoid foreclosure | 100 00 |
| Attorney's fees for defending title | 54 00 |
| Cash on hand | 2,065 14 |
| | <hr/> |
| | \$15,574 50 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|-------------------|
| Pass-book and membership fees | \$8 25 |
| Interest | 1,182 91 |
| | <hr/> |
| | \$1,191 16 |

Disbursements.

| | |
|---------------------------------------|-------------------|
| Interest paid on borrowed money | \$75 59 |
| Credited to contingent fund | 433 01 |
| Total expenses | 217 18 |
| Dividends | 465 38 |
| | <hr/> |
| | \$1,191 16 |

RECORD OF SHARES.

| | <i>Installment.</i> |
|--|---------------------|
| Number of shares in force at beginning of year | 523 |
| Number of shares issued during term | 20 |
| Number of shares retired and withdrawn | 95 |
| Present total number of shares in force | 448 |
| Number of shares pledged for loans | 149 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|------------------------------|----------|
| Jos. Gohres, Secretary | \$126 80 |
| Finance Committee | 11 70 |

OFFICERS BONDED.

| | |
|-----------------|------------|
| Secretary | \$3,000 00 |
| Treasurer | 3,000 00 |
| Attorney | 5,000 00 |

LA CROSSE COUNTY BUILDING, LOAN & SAVINGS ASSOCIATION,

La Crosse, Wisconsin.

Incorporated June 22, 1894. Authorized capital, \$2,000,000

Statement December 31, 1899.

JOS. BOSCHERT, President La Crosse, Wis.
T. B. LAWRENCE, Treasurer La Crosse, Wis.
C. S. VAN AUKEN, Secretary La Crosse, Wis.
C. H. SCHWEIZER, Attorney La Crosse, Wis.

DIRECTORS.

B. C. SMITH, LOUIS STREETER, JOHN HULBERG,
M. F. PLATZ, JOS. BOSCHERT, C. B. DICKSON,
WM. DOERFLINGER, PETER NEWBERG, N. FREY,
JOHN A. BAYER, C. W. DICKINSON, J. H. WILSON,
F. W. ROBBINS, W. F. FUNK, C. S. VAN AUKEN.

RESOURCES.

| | |
|--|--------------|
| Loans on mortgage security on real estate | \$101,440 60 |
| Loans on stock or pass-book security | 18,266 40 |
| U. S. bonds | 7,000 00 |
| Real estate | 4,617 20 |
| Real estate sold under land contract | 1,125 00 |
| Bills receivable | 14,565 62 |
| Due for insurance and taxes paid for borrowers | 334 15 |
| Interest due | 367 72 |
| Premium on U. S. bonds | 350 00 |
| Cash on hand and in bank | 1,587 84 |
| | <hr/> |
| | \$149,654 53 |

LIABILITIES.

| | |
|----------------------------------|--------------|
| Installment stock in force | \$124,267 09 |
| Fund for contingent losses | 659 10 |
| Advance payments | 39 49 |
| Dividends credited | 24,670 20 |
| Recording fee | 8 40 |
| Undivided profits | 10 25 |
| | <hr/> |
| | \$149,654 53 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|------------|
| Cash on hand at close of last year | \$3,036 79 |
| Dues on installment stock | 32,850 72 |
| Mortgage loans repaid | 6,982 53 |
| Stock or pass-book loans repaid | 2,181 60 |
| Borrowed money | 3,500 00 |
| Advance payments on stock | 187 49 |
| Insurance and taxes refunded by borrowers | 421 37 |
| Rents | 138 50 |
| Fees, other than membership | 220 70 |
| Interest, premiums | 8,842 05 |
| Fines | 22 17 |
| Certificate of deposit | 15,000 00 |
| Interest receivable | 412 37 |
| Bills receivable | 5,393 10 |
| Dividends repaid | 26 34 |

\$79,215 79

DISBURSEMENTS.

| | |
|---|-------------|
| Loans on mortgage security | \$14,900 00 |
| Loans on stock or pass-book security | 6,758 00 |
| Installment stock withdrawn | 10,280 40 |
| Installment stock retired | 11,920 60 |
| Borrowed money repaid | 13,525 00 |
| Insurance paid for borrowers | 43 80 |
| Taxes paid for borrowers | 509 53 |
| Interest, or profits, paid on installment stock withdrawn and retired | 3,358 58 |
| Interest paid on borrowed money | 5 11 |
| Salaries paid | 650 00 |
| Taxes on association property | 14 16 |
| Insurance on association property | 14 00 |
| Commissions paid | 52 75 |
| Other expenses | 227 94 |
| Certificate of deposit | 15,000 00 |
| Cost of foreclosure | 176 00 |
| Repairs on real estate | 72 08 |
| Cash on hand | 1,587 84 |

\$79,215 79

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|----------|
| Pass-book and membership fees | \$10 25 |
| Fees, other than above | 32 80 |
| Interest | 4,865 32 |
| Fines | 6 15 |
| Dividends reverted | 438 82 |
| July 1, 1899, by balance | 5 22 |

\$5,358 56

Disbursements.

| | |
|--|----------|
| Interest or profits on installment stock withdrawn | \$270 44 |
| Credited to contingent fund | 1 6 33 |
| Total expenses | 578 92 |
| Credited to dividends | 4,195 24 |
| Repaid to loan fund for expenses | 177 38 |
| Balance December 31, 1899 | 10 25 |

\$5,358 56

RECORD OF SHARES.

| | <i>Installment.</i> |
|---|---------------------|
| Number of shares in force at beginning of year | 6,421 |
| Number of shares issued during term | 149 |
| Number of shares retired and withdrawn | 1,163 |
| Present total number of shares in force | 5,407 |
| Number of shares pledged for loans (on real estate) | 1,015 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|----------------------------------|---------|
| T. B. Lawrence, Treasurer | \$50 00 |
| C. S. Van Auken, Secretary | 600 00 |

OFFICERS BONDED.

| | |
|----------------------|------------|
| President | \$2,000 00 |
| Vice-President | 2,000 00 |
| Treasurer | 7,000 00 |
| Attorney | 2,000 00 |
| Secretary | 5,000 00 |

LA CROSSE MUTUAL LOAN & BUILDING ASSOCIATION,

La Crosse, Wisconsin.

Incorporated Jan. 30, 1882. Authorized capital, \$500,000

Statement December 31, 1899.

JOHN PAMPERIN, President La Crosse, Wis.
GEORGE SHARPF, Treasurer La Crosse, Wis.
H. NIEBUHR, Secretary La Crosse, Wis.
GEO. H. GORDON, Attorney La Crosse, Wis.

DIRECTORS.

JOHN PAMPERIN, H. NIEBUHR, GEORGE SCHARPF,
GEO. H. GORDON, A. WEHAUSEN, WM. LUEHNING,
C. KÜRTENACKER, A. BOSSHARD, W. J. HICKISCH,
W. A. WIGGENHORN, A. PETERSON, F. R. SCHWALBE,
WM. TORRANCE, N. HAERTER, J. E. WILLING.

RESOURCES.

| | |
|---|-------------|
| Loans on mortgage security on real estate | \$42,800 00 |
| Loans on stock or pass-book security | 1,600 00 |
| Real estate | 3,066 49 |
| Furniture and fixtures | 139 50 |
| Due for stock assessments | 34 75 |
| Interest due | 34 75 |
| Premiums and fees due | 20 09 |
| Fines due | 4 67 |
| Cash on hand and in bank | 46 26 |
| | <hr/> |
| | \$47,736 51 |
| | <hr/> |

LIABILITIES.

| | |
|------------------------------------|-------------|
| Installment stock in force | \$34,578 00 |
| Profit account (apportioned) | 13,149 31 |
| Undivided profits | 9 20 |
| | <hr/> |
| | \$47,736 51 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|--------------------|
| Cash on hand at close of last year | \$124 39 |
| Dues on installment stock | 7,751 75 |
| Mortgage loans repaid | 6,550 00 |
| Stock or pass-book loans repaid | 50 00 |
| Borrowed money | 1,000 00 |
| Pass-book and membership fees | 21 25 |
| Interest | 3,020 75 |
| Premiums | 1,710 42 |
| Fines | 17 62 |
| Accrued earnings | 70 |
| Additional collection to mature, 9th series | 15 12 |
| | <hr/> |
| | \$20,562 00 |

DISBURSEMENTS.

| | |
|---|--------------------|
| Loans on mortgage security | \$3,750 00 |
| Installment stock withdrawn | 10,833 75 |
| Borrowed money repaid | 1,000 00 |
| Interest, or profits, paid on installment stock withdrawn | 4,331 58 |
| Interest paid on borrowed money | 2 72 |
| Salaries paid | 417 00 |
| Taxes on association property | 88 26 |
| Other expenses | 87 43 |
| Cash on hand | 46 26 |
| | <hr/> |
| | \$20,562 00 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|--|--------------------|
| Pass-book and membership fees | \$21 25 |
| Interest | 3,020 75 |
| Premium | 1,710 42 |
| Fines | 17 62 |
| Accrued earnings | 70 |
| Deferred payments | 59 51 |
| Profit and loss balance, December 31, 1898 | 16,781 09 |
| | <hr/> |
| | \$21,611 34 |

Disbursements.

| | |
|--|--------------------|
| Interest or profits on installment stock withdrawn | \$4,331 58 |
| Interest or profits on matured stock retired | 3,377 88 |
| Interest paid on borrowed money | 2 72 |
| Total expenses | 504 43 |
| Net profit, December 31, 1899 | 13,158 51 |
| Deferred payments, December 31, 1899 | 45 72 |
| Loss | 190 50 |
| | <hr/> |
| | \$21,611 34 |

RECORD OF SHARES.

| | <i>Installment.</i> |
|--|---------------------|
| Number of shares in force at beginning of year | 2,843 |
| Number of shares issued during term | 75 |
| Number of shares retired and withdrawn | 696 |
| Present total number of shares in force | 2,222 |
| Number of shares pledged for loans | 888 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|--|----------|
| H. Niebuhr, Secretary | \$350 00 |
| Geo. Scharpf, Treasurer | 52 00 |
| A. Wehausen, Inspecting Committee | 5 00 |
| F. R. Schwalbe, Inspecting Committee | 5 00 |
| W. J. Hickish, Inspecting Committee | 5 00 |

OFFICERS BONDED.

| | |
|-----------------|------------|
| Secretary | \$2,000 00 |
| Treasurer | 5,000 00 |
| Attorney | 1,000 00 |

PROVIDENT LOAN & BUILDING ASSOCIATION,

La Crosse, Wisconsin.

Incorporated Feb. 1, 1884.

Authorized capital, \$500,000

Statement December 31, 1899.

| | |
|---------------------------------|-----------------|
| ADAM KRONER, President | La Crosse, Wis. |
| T. B. LAWRENCE, Treasurer | La Crosse, Wis. |
| R. CALVERT, Secretary | La Crosse, Wis. |
| MARTIN BERGH, Attorney | La Crosse, Wis. |

DIRECTORS.

| | | |
|-----------------|------------------|-----------------|
| J. L. ERICKSON, | LEMUEL DRAKE, | ADAM KRONER, |
| C. L. LIEN, | ALFRED HARRISON, | MARTIN BERGH, |
| J. P. BIRD, | R. CALVERT, | PETER ANDERSON, |
| T. B. LAWRENCE, | PETER VALIER, | JOHN M. HOLLEY. |

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate | \$32,700 00 |
| Loans on stock or pass-book security | 3,670 00 |
| Loans on other security | 1,200 00 |
| Real estate | 11,115 00 |
| Due for stock assessments | 136 75 |
| Due for insurance and taxes paid for borrowers | 130 12 |
| Judgment obtained | 1,486 84 |
| Cash on hand and in bank | 2,909 76 |
| | <hr/> |
| | \$53,358 47 |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | 51,889 06 |
| Fund for contingent losses | 1,400 00 |
| Advance payments | 45 00 |
| Undivided profits | 24 41 |
| | <hr/> |
| | \$53,358 47 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|--------------------|
| Cash on hand at close of last year | \$562 92 |
| Dues on installment stock | 6,381 50 |
| Mortgage loans repaid | 6,300 00 |
| Stock or pass-book loans repaid | 700 00 |
| Insurance and taxes refunded by borrowers | 80 59 |
| Real estate sales | 712 04 |
| Rents | 286 50 |
| Pass-book and membership fees | 3 40 |
| Interest | 2,200 25 |
| Premiums | 1,273 54 |
| Fines | 33 44 |
| Paid on account judgment | 100 00 |
| | <hr/> |
| | \$18,934 18 |

DISBURSEMENTS.

| | |
|---|--------------------|
| Loans on mortgage security | \$1,900 00 |
| Loans on stock or pass-book security | 520 00 |
| Loans on other security | 1,200 00 |
| Installment stock withdrawn | 7,895 00 |
| Borrowed money repaid | 1,000 00 |
| Insurance paid for borrowers | 27 55 |
| Taxes paid for borrowers | 35 10 |
| Interest, or profits, paid on installment stock withdrawn | 2,390 31 |
| Interest paid on borrowed money | 20 85 |
| Salaries paid | 455 00 |
| Taxes on association property | 208 30 |
| Insurance on association property | 2 00 |
| Repairs on association property | 68 74 |
| Other expenses | 187 85 |
| Legal expenses in foreclosure | 88 92 |
| Taxes on property in foreclosure | 24 80 |
| Cash on hand | 2,909 76 |
| | <hr/> |
| | \$18,934 18 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|-------------------|
| Balance last year | \$16 00 |
| Pass-book and membership fees | 3 40 |
| Interest | 2,200 25 |
| Premium | 1,273 54 |
| Fines | 33 44 |
| Rents | 286 50 |
| Interest included in judgment | 63 00 |
| Premium included in judgment | 25 44 |
| Fines included in judgment | 21 88 |
| | <hr/> |
| | \$3,923 45 |

Disbursements.

| | |
|--|-------------------|
| Interest or profits on installment stock withdrawn | \$10 36 |
| Insurance on property | 2 00 |
| Taxes on property | 208 30 |
| Interest paid on borrowed money | 26 85 |
| Improvements or repairs on real estate | 68 74 |
| Credited to contingent fund | 625 00 |
| Current expenses | 187 85 |
| Other items, viz., salaries | 455 00 |
| Dividends declared | 2,314 94 |
| Undivided profits | 24 41 |
| | <hr/> |
| | \$3,923 45 |

RECORD OF SHARES.

| | |
|--|---------------------|
| | <i>Installment.</i> |
| Number of shares in force at beginning of year | 2,461 |
| Number of shares issued during term | 34 |
| Number of shares retired and withdrawn | 470 |
| Present total number of shares in force | 2,025 |
| Number of shares pledged for loans | 804 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|--|----------|
| R. Calvert, Secretary | \$400 00 |
| T. B. Lawrence, Treasurer | 60 00 |
| Lemuel Drake, Inspection Committee | 36 00 |
| Adam Kroner, Inspection Committee | 36 00 |
| Peter Anderson, Inspection Committee | 36 00 |
| W. S. Case, Auditing Committee | 4 00 |
| Emil Korbøl, Auditing Committee | 4 00 |
| John Refus, Auditing Committee | 4 00 |

OFFICERS BONDED.

| | |
|-----------------|------------|
| Secretary | \$1,000 00 |
| Treasurer | 5,000 00 |

HOME SAVINGS & LOAN ASSOCIATION,

Madison, Wisconsin.

Incorporated Sept. 11, 1895. Authorized capital, \$1,000,000

Statement December 31, 1899.

| | |
|----------------------------------|---------------|
| W. R. BAGLEY, President | Madison, Wis. |
| R. R. KROFF, Treasurer | Madison, Wis. |
| ARTHUR C. MILLS, Secretary | Madison, Wis. |
| BURR W. JONES, Attorney | Madison, Wis. |

DIRECTORS.

| | | |
|----------------|---------------------|----------------|
| W. R. BAGLEY, | ARTHUR C. MILLS, | JOEL BOLEY, |
| G. J. CORSCOT, | W. R. FREEMAN, | S. P. RUNDELL, |
| J. W. CURRAN, | A. F. FREDERICKSON, | C. H. HALL. |

RESOURCES.

| | |
|---|-------------|
| Loans on mortgage security on real estate | \$63,400 00 |
| Loans on stock or pass-book security | 385 00 |
| Cash on hand and in bank | 957 83 |
| | <hr/> |
| | \$64,742 83 |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$54,040 00 |
| Fund for contingent losses | 457 46 |
| Undivided profits | 10,245 37 |
| | <hr/> |
| | \$64,742 83 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|--|-------------|
| Cash on hand at close of last year | \$3,837 61 |
| Dues on installment stock | 18,791 00 |
| Mortgage loans repaid | 7,950 00 |
| Stock or pass-book loans repaid | 200 00 |
| Interest | 2,820 65 |
| Premiums | 1,467 05 |
| Fines | 21 86 |
| Certificate of deposit | 5,600 00 |
| Interest on same | 143 65 |
| | <hr/> |
| | \$40,231 82 |
| | <hr/> |

DISBURSEMENTS.

| | |
|---|-------------|
| Loans on mortgage security | \$31,000 00 |
| Loans on stock or pass-book security | 450 00 |
| Installment stock withdrawn | 7,407 00 |
| Interest, or profits, paid on installment stock withdrawn | 416 99 |
| Cash on hand | 957 83 |
| | <hr/> |
| | \$40,231 82 |
| | <hr/> |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|--|------------|
| Interest | \$2,820 65 |
| Premium | 1,467 35 |
| Fines | 21 86 |
| Interest on certificate of deposit | 143 65 |
| | <hr/> |
| | \$4,453 21 |
| | <hr/> |

Disbursements.

| | |
|--|------------|
| Interest or profits on installment stock withdrawn | \$416 99 |
| Interest paid on borrowed money (paid in 1898, but not charged until 1899) | 48 90 |
| Credited to contingent fund | 268 12 |
| Balance | 3,719 20 |
| | <hr/> |
| | \$4,453 21 |
| | <hr/> |

RECORD OF SHARES.

| | <i>Installment.</i> |
|--|---------------------|
| Number of shares in force at beginning of year | 3,317 |
| Number of shares issued during term | 517 |
| Number of shares retired and withdrawn | 570 |
| Present total number of shares in force | 3,264 |
| Number of shares pledged for loans | 692 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

Three cents per share per month collected and paid by contract for all expenses of association.

OFFICERS BONDED.

Treasurer \$10,000 00

NORTHWESTERN BUILDING & LOAN ASSOCIATION,

Madison, Wisconsin.

Incorporated February, 1889. Authorized capital, \$5,000,000

Statement December 31, 1899.

| | |
|--------------------------------------|---------------|
| JOHN W. HUDSON, President | Madison, Wis. |
| ALBERT H. HOLLISTER, Treasurer | Madison, Wis. |
| CHARLES N. BROWN, Secretary | Madison, Wis. |
| CHARLES N. BROWN, Attorney | Madison, Wis. |

DIRECTORS.

| | | |
|-----------------|------------------|------------------|
| JOHN W. HUDSON, | WM. T. FISH, | A. H. HOLLISTER, |
| CHAS. N. BROWN, | J. B. PARKINSON, | F. W. ARTHUR, |
| J. M. CLIFFORD, | R. J. TAYLOR, | JOHN HE. S. |

RESOURCES.

| | |
|---|--------------|
| Loans on mortgage security on real estate | \$119,939 74 |
| Loans on stock or pass-book security | 2,991 00 |
| Real estate | 10,496 07 |
| Cash on hand and in bank | 722 00 |
| | <hr/> |
| | \$134,148 81 |
| | <hr/> |

LIABILITIES.

| | |
|------------------------|--------------|
| Due stockholders | \$134,148 81 |
| | <hr/> |
| | \$134,148 81 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|--|---------------------|
| Cash on hand at close of last year | \$20 18 |
| Dues on installment stock, loan fund | 27,039 25 |
| Installment stock, general fund | 5,015 90 |
| Mortgage loans repaid | 61,300 00 |
| Stock or pass-book loans repaid | 2,705 77 |
| Borrowed money | 7,500 00 |
| Rents | 343 36 |
| Pass-book and membership fees | 646 00 |
| Fees, other than membership | 3 00 |
| Interest | 8,644 06 |
| Premiums | 5,587 35 |
| Fines | 153 00 |
| | <hr/> |
| | \$117,877 87 |

DISBURSEMENTS.

| | |
|--|---------------------|
| Loans on mortgage security | \$21,335 00 |
| Loans on stock or pass-book security | 2,188 00 |
| Installment stock withdrawn and retired | 21,440 57 |
| Prepaid stock matured | 6,200 00 |
| Matured stock retired (serial) | 44,700 00 |
| Borrowed money repaid | 13,600 00 |
| Interest paid on borrowed money | 309 92 |
| Salaries paid | 2,900 00 |
| Taxes and insurance on association property, and foreclosure costs, and repairs | 873 11 |
| Commissions paid | 236 75 |
| Other expenses | 2,527 72 |
| Dividends on full paid stock | 874 80 |
| Cash on hand | 722 00 |
| | <hr/> |
| | \$117,877 87 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|---|--------------------|
| Interest | \$3,334 14 |
| Premium | 5,537 35 |
| Fines | 153 00 |
| Rents | 343 36 |
| Other earnings, viz., profit on withdrawals | 59 09 |
| Balance of general fund | 229 93 |
| Undivided, January 1, 1899 | 123 53 |
| Over credit | 672 23 |
| | <hr/> |
| | \$15,462 78 |

Disbursements.

| | |
|-----------------------------------|--------------------|
| Credited to contingent fund | \$934 55 |
| Loss on stock withdrawn | 620 67 |
| Credited to members | 13,907 56 |
| | <hr/> |
| | \$15,462 78 |

BUILDING AND LOAN ASSOCIATIONS.

RECORD OF SHARES.

| | <i>Installment.</i> | <i>Full Paid.</i> |
|--|---------------------|-------------------|
| Number of shares in force at beginning of year | 4,565 | 273 |
| Number of shares issued during term | 1,017 | |
| Number of shares retired and withdrawn | 1,315 | 62 |
| Present total number of shares in force | 4,267 | 211 |
| Number of shares pledged for loans | | 1,463 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|--|------------|
| Chas. N. Brown, Secretary | \$1,400 00 |
| L. W. Starbird, General Manager, per mo. | 125 00 |
| Eight Directors (excl. Secretary), each per year | 60 00 |

OFFICERS BONDED.

| | |
|-----------------|-------------|
| Treasurer | \$10,000 00 |
| Secretary | 5,000 00 |

PROVIDENT LOAN & BUILDING ASSOCIATION,

Madison, Wisconsin.

Incorporated November 1, 1885. Authorized capital, \$500,000

Statement December 31, 1899.

| | |
|-------------------------------|---------------|
| J. W. VANCE, President | Madison, Wis. |
| M. C. CLARKE, Treasurer | Madison, Wis. |
| A. T. WEBB, Secretary | Madison, Wis. |
| C. E. BUELL, Attorney | Madison, Wis. |

DIRECTORS.

| | | |
|------------------|-----------------|-------------------|
| J. W. VANCE, | JOHN CORSCOT, | M. C. CLARKE, |
| C. E. BUELL, | E. F. RILEY, | F. M. WOOTTON, |
| DAVID H. WRIGHT, | W. A. HENRY, | E. B. STEENSLAND, |
| J. C. PROCTOR, | F. W. CANTWELL, | A. T. WEBB. |

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate..... | \$53,166 86 |
| Loans on stock or pass-book security..... | 3,369 55 |
| Due for stock assessments | 324 00 |
| Due for ins. and taxes paid for borrowers..... | 3 50 |
| Certificate of deposit | 2,000 00 |
| Cash on hand and in bank..... | 3,651 21 |
| | <hr/> |
| | \$62,525 12 |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$60,957 97 |
| Fund for contingent losses..... | 598 09 |
| Advance payments | 405 00 |
| Undivided profits | 564 06 |
| | <hr/> |
| | \$62,525 12 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|-------------|
| Cash on hand at close of last year | \$915 28 |
| Dues on installment stock..... | 13,020 71 |
| Mortgage loans repaid | 9,198 53 |
| Stock or pass-book loans repaid..... | 885 00 |
| Pass-book and membership fees, and fines..... | 77 26 |
| Interest | 3,423 77 |
| Premiums | 579 85 |
| Certificate of deposit | 8,000 00 |
| | <hr/> |
| | \$36,230 40 |
| | <hr/> |

DISBURSEMENTS.

| | |
|---|-------------|
| Loans on mortgage security..... | \$15,776 43 |
| Loans on stock or pass-book security..... | 3,030 00 |
| Installment stock withdrawn | 9,550 51 |
| Insurance paid for borrowers..... | 3 50 |
| Salaries paid | 652 00 |
| Other expenses | 65 25 |
| Certificates of deposit | 3,500 00 |
| Membership fee refunded | 1 50 |
| Cash on hand | 3,651 21 |
| | <hr/> |
| | \$36,230 40 |
| | <hr/> |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|--|------------|
| Pass-book and membership fees and fines..... | \$101 14 |
| Interest | 3,728 02 |
| Premium | 665 35 |
| Profits on withdrawals | 299 21 |
| | <hr/> |
| | \$4,793 72 |
| | <hr/> |

Disbursements.

| | |
|---|------------|
| Interest or profits on inst. stock withdrawn..... | \$105 13 |
| Credited to contingent fund..... | 215 10 |
| Total expenses | 717 25 |
| Premiums refunded | 2 53 |
| Profits credited to stockholders..... | 3,189 65 |
| Profits undivided | 564 06 |
| | <hr/> |
| | \$4,793 72 |
| | <hr/> |

RECORD OF SHARES.

| | <i>Installment.</i> |
|---|---------------------|
| Number of shares in force at beginning of year..... | 1,113 |
| Number of shares issued during term..... | 226 |
| Number of shares retired and withdrawn..... | 255 |
| Present total number of shares in force..... | 1,084 |
| Number of shares pledged for loans | 342 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|------------------------------|---------|
| M. C. Clarke, Treasurer..... | \$52 00 |
| A. T. Webb, Secretary..... | 600 00 |

OFFICERS BONDED.

| | |
|-----------------|------------|
| Treasurer | \$5,000 00 |
| Secretary | 3,000 00 |

MANITOWOC BUILDING & LOAN ASSOCIATION,

Manitowoc, Wisconsin.

Incorporated April, 1890.

Authorized capital, \$500,000

Statement December 31, 1899.

EMIL BAENSCH, PresidentManitowoc, Wis.
 H. MULHOLLAND, TreasurerManitowoc, Wis.
 OSCAR A. ALTER, Secretary.....Manitowoc, Wis.
 JOHN CHLOUPECK, Attorney.....Manitowoc, Wis.

DIRECTORS.

EMIL BAENSCH, JOHN CHLOUPECK, E. G. NASH,
 A. GUTTMANN, J. G. LEHMKUHL, C. MADSON,
 JOHN KELLNER, H. L. MARKHAM.

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate..... | \$50,650 00 |
| Loans on stock or pass-book security..... | 2,450 00 |
| Stationery and supplies | 27 83 |
| Cash on hand and in bank..... | 783 23 |
| | <hr/> |
| | \$53,911 06 |
| | <hr/> |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$50,903 47 |
| Fund for contingent losses..... | 551 82 |
| Undivided profits | 2,455 77 |
| | <hr/> |
| | \$53,911 06 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|-------------|
| Cash on hand at close of last year..... | \$3,954 25 |
| Dues on installment stock..... | 9,503 25 |
| Mortgage loans repaid | 8,800 00 |
| Stock or pass-book loans repaid | 1,600 00 |
| Pass-book and membership fees..... | 76 75 |
| Interest | 3,072 50 |
| Premiums | 302 15 |
| Fines | 27 30 |
| | <hr/> |
| | \$27,338 20 |

DISBURSEMENTS.

| | |
|--|-------------|
| Loans on mortgage security | \$15,228 10 |
| Loans on stock or pass-book security | 1,800 00 |
| Installment stock withdrawn..... | 2,172 00 |
| Installment stock retired | 8,818 44 |
| Interest, or profits, paid on installment stock retired..... | 141 50 |
| Salaries paid | 259 63 |
| Other expenses | 36 80 |
| From contingent fund | 97 58 |
| Cash on hand | 753 23 |
| | <hr/> |
| | \$27,338 20 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|------------------------------------|------------|
| Pass-book and membership fees..... | \$65 37 |
| Interest | 3,072 50 |
| Premium | 302 15 |
| Fines | 27 30 |
| Withdrawals | 33 46 |
| | <hr/> |
| | \$3,500 78 |

Disbursements.

| | |
|--|------------|
| Interest or profits on inst. stock retired..... | \$141 50 |
| Credited to contingent fund..... | 170 69 |
| Total expenses | 296 46 |
| Dividends credited over surplus last report..... | 436 36 |
| Surplus | 2,455 77 |
| | <hr/> |
| | \$3,500 78 |

BUILDING AND LOAN ASSOCIATIONS.

RECORD OF SHARES.

| | <i>Installment.</i> |
|---|---------------------|
| Number of shares in force at beginning of year..... | 1,546 |
| Number of shares issued during term..... | 247 |
| Number of shares retired and withdrawn..... | 208 |
| Present total number of shares in force..... | 1,585 |
| Number of shares pledged for loans..... | 531 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|--------------------------------|----------|
| Oscar A. Alter, Secretary..... | \$259 66 |
|--------------------------------|----------|

OFFICERS BONDED.

| | |
|-----------------|------------|
| Secretary | \$3,000 00 |
| Treasurer | 5,000 00 |

HOME SAVINGS & LOAN ASSOCIATION,

Marinette, Wisconsin.

Incorporated October 1, 1895. Authorized capital, \$5,000,000

Statement December 31, 1899.

| | |
|--------------------------------|-----------------|
| L. K. MACNEILL, President..... | Marinette, Wis. |
| E. E. NOTT, Treasurer..... | Marinette, Wis. |
| D. W. JOHN, Secretary..... | Marinette, Wis. |
| H. T. SCUDDER, Attorney..... | Marinette, Wis. |

DIRECTORS.

| | | |
|------------------|-----------------|-----------------|
| D. W. JOHN, | J. J. ANDREW, | C. W. SUNSTROM, |
| M. H. BROUGHTON, | E. E. NOTT, | L. K. MACNEILL, |
| J. A. LINDEM, | A. A. HYCKLING, | JOHN SANDBERG. |

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate..... | \$13,525 76 |
| Furniture and fixtures | 507 44 |
| Cash on hand and in bank..... | 919 83 |
| | <hr/> |
| | \$14,953 03 |
| | <hr/> |

LIABILITIES.

| | |
|---------------------------------|-------------|
| Installment stock in force..... | \$6,029 15 |
| Full paid stock in force..... | 6,065 25 |
| Fund for contingent losses..... | 93 00 |
| Incomplete loans | 2,550 00 |
| Undivided profits | 215 63 |
| | <hr/> |
| | \$14,953 03 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|-------------------|
| Cash on hand at close of last year..... | \$596 07 |
| Dues on installment stock..... | 852 24 |
| Full paid stock | 390 00 |
| Mortgage loans repaid | 1,444 31 |
| Interest | 614 30 |
| Premiums | 51 82 |
| | <hr/> |
| | \$3,858 74 |
| | <hr/> |

DISBURSEMENTS.

| | |
|--|-------------------|
| Loans on mortgage security..... | \$669 76 |
| Installment stock withdrawn..... | 657 53 |
| Full paid stock withdrawn, or retired..... | 875 00 |
| Interest, or profits, paid on installment stock..... | 173 44 |
| Interest, or profits, paid on full paid stock..... | 429 63 |
| Rent | 120 00 |
| Printing | 13 55 |
| Cash on hand | 919 83 |
| | <hr/> |
| | \$3,858 74 |
| | <hr/> |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|----------------|-----------------|
| Interest | \$913 54 |
| Premium | 72 88 |
| | <hr/> |
| | \$986 42 |
| | <hr/> |

Disbursements.

| | |
|---|-----------------|
| Interest or profits on inst. stock..... | \$199 29 |
| Int. or profits on matured stock..... | 416 50 |
| Credited to contingent fund..... | 6 45 |
| Total expenses | 133 55 |
| Furniture and fixtures | 15 00 |
| Undivided profits | 215 63 |
| | <hr/> |
| | \$986 42 |
| | <hr/> |

RECORD OF SHARES.

| | <i>Installment.</i> | <i>Full paid.</i> |
|---|---------------------|-------------------|
| Number of shares in force at beginning of year..... | 322 | 65 |
| Number of shares issued during term..... | | 3 |
| Number of shares retired and withdrawn | 28 | 9 |
| Present total number of shares in force | 294 | 59 |
| Number of shares pledged for loans | 133 | |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

D. W. John, Secretary.....1 per cent. of loans.

OFFICERS BONDED.

| | |
|-----------------|------------|
| Secretary | \$5,000 00 |
| Treasurer | 5,000 00 |

AMERICAN MUTUAL BUILDING & LOAN ASSOCIATION,

Milwaukee, Wisconsin.

Incorporated Jan. 13, 1893. Authorized capital, \$5,000,000

Statement December 31, 1899.

MORRIS MILLER, President384 Broadway, Milwaukee, Wis.
JOHN E. DEWOLF, Treasurer96 Wisconsin St., Milwaukee, Wis.
SAMUEL S. WEIL, Secretary.....30 Sentinel Bldg., Milwaukee, Wis.
LEOPOLD HAMMEL, Attorney.....80 Wisconsin St., Milwaukee, Wis.

DIRECTORS.

SAMUEL S. WEIL, LEOPOLD HAMMEL, B. BRACHMAN,
MORRIS MILLER, HENRY TRAPMAN, JAMES TOOMBS,
JOHN E. DEWOLF, A. W. CUTTING, HUGO LOEWENBACH.

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate..... | \$3,666 50 |
| Loans on stock or pass-book security..... | 1,421 00 |
| Stationery and supplies | 96 78 |
| Balance due on real estate sold..... | 5,130 93 |
| Cash on hand and in bank..... | 3,543 06 |
| | <hr/> |
| | \$13,858 27 |

LIABILITIES.

| | |
|---------------------------------|-------------|
| Installment stock in force..... | \$10,277 35 |
| Fund for contingent losses..... | 84 94 |
| Deposits | 625 00 |
| Incomplete loans | 1,600 00 |
| Advance payments | 94 50 |
| Dividends | 1,164 85 |
| Undivided profits | 11 63 |
| | <hr/> |
| | \$13,858 27 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|--------------------|
| Cash on hand at close of last year..... | \$2,009 76 |
| Dues on installment stock..... | 5,247 90 |
| Mortgage loans repaid | 4,715 20 |
| Stock or pass-book loans repaid..... | 2,758 00 |
| Advance payments on stock..... | 94 50 |
| Real estate sales | 1,030 28 |
| Rents | 19 80 |
| Pass-book and membership fees | 75 60 |
| Interest | 532 93 |
| Fines | 1 35 |
| Deposits | 325 00 |
| | <hr/> |
| | \$16,810 37 |
| | <hr/> |

DISBURSEMENTS.

| | |
|--|--------------------|
| Loans on mortgage security..... | \$3,200 00 |
| Loans on stock or pass-book security..... | 1,756 00 |
| Installment stock withdrawn..... | 3,783 10 |
| Matured stock retired | 3,066 00 |
| Interest, or profits, paid on installment stock withdrawn..... | 437 73 |
| Interest, or profits, paid on matured stock retired..... | 527 25 |
| Salaries paid | 331 57 |
| Taxes on association property | 45 34 |
| Advertising and selling association property..... | 31 00 |
| Other expenses | 71 75 |
| Interest paid on deposits and advance payments..... | 27 57 |
| Cash on hand | 3,543 06 |
| | <hr/> |
| | \$16,810 37 |
| | <hr/> |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|------------------------------------|-------------------|
| Pass-book and membership fees..... | \$72 00 |
| Interest | 567 18 |
| Fines | 5 65 |
| Balance, Dec. 31, 1898..... | 97 43 |
| | <hr/> |
| | \$1,042 26 |
| | <hr/> |

Disbursements.

| | |
|---|-------------------|
| Interest or profits on matured stock retired..... | \$140 40 |
| Credit to contingent fund..... | 28 40 |
| Total expenses | 376 79 |
| Profits accredited to installment stock in force..... | 496 67 |
| | <hr/> |
| | \$1,042 26 |
| | <hr/> |

RECORD OF SHARES.

| | <i>Installments.</i> |
|---|----------------------|
| Number of shares in force at beginning of year..... | 770 |
| Number of shares issued during term..... | 537 |
| Number of shares retired and withdrawn..... | 205 |
| Present total number of shares in force..... | 1,102 |
| Number of shares pledged for loans..... | 247 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

Samuel S. Well, Secretary, \$324.00 and $\frac{1}{2}$ of all gains in excess of 6% net.

OFFICERS BONDED.

| | |
|----------------------|------------|
| Treasurer | \$5,000 00 |
| Secretary | 2,000 00 |
| President | 500 00 |
| Vice President | 500 00 |

CUDAHY MUTUAL LOAN & BUILDING ASSOCIATION,

Milwaukee, Wisconsin.

Incorporated Sept. 12, 1892. Authorized capital, \$850,000

Statement December 31, 1899.

PATRICK CUDAHY, PresidentMilwaukee, Wis.
E. H. WILLIAMS, TreasurerMilwaukee, Wis.
FRANK ARMITAGE, SecretaryMilwaukee, Wis.
NATH. PERELES & SONS, Attorney.....Milwaukee, Wis.

DIRECTORS.

JAS. LEEDOM, ROBT. BRADFORD, M. M. VEDDER,
A. S. CLARK, THOS. CONNELL, F. C. ROGERS,
H. J. MABBETT, W. E. DODDS, EVAN THOMAS.

RESOURCES.

| | |
|--|--------------|
| Loans on mortgage security on real estate..... | \$184,106 96 |
| Furniture and fixtures, stationery and supplies..... | 130 00 |
| Due for stock assessments | 470 00 |
| Interest due | 465 25 |
| Fines due | 9 50 |
| Cash on hand and in bank..... | 522 54 |
| | <hr/> |
| | \$185,704 25 |
| | <hr/> |

LIABILITIES.

| | |
|----------------------------------|--------------|
| Installment stock in force | \$122,764 00 |
| Fund for contingent losses..... | 467 88 |
| Borrowed money | 8,168 44 |
| Advance interest | 496 64 |
| Undivided profits | 53,807 29 |
| | <hr/> |
| | \$185,704 25 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|---------------------|
| Cash on hand at close of last year..... | \$510 58 |
| Dues on installment stock..... | 37,680 00 |
| Mortgage loans repaid | 21,760 00 |
| Borrowed money | 47,168 44 |
| Pass-book and membership fees..... | 98 00 |
| Fees, other than membership..... | 3 75 |
| Interest | 18,462 38 |
| Premiums, prepayment | 990 77 |
| Fines | 85 35 |
| Appraisals | 22 00 |
| Profit and loss | 116 70 |
| | <hr/> |
| | \$126,877 97 |

DISBURSEMENTS.

| | |
|---|---------------------|
| Loans on mortgage security | \$19,546 96 |
| Installment stock withdrawn | 45,025 00 |
| Borrowed money repaid | 52,000 00 |
| Interest, or profits, paid on installment stock withdrawn | 7,583 25 |
| Interest paid on borrowed money | 520 19 |
| Salaries paid..... | 999 98 |
| Cash on hand | 522 54 |
| Other expenses | 680 05 |
| | <hr/> |
| | \$126,877 97 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|--------------------|
| Pass-book and membership fees | \$1,000 00 |
| Fees, other than above | 70 75 |
| Interest | 93,109 55 |
| Premium | 3,987 04 |
| Fines | 697 36 |
| Other earnings, viz.: | |
| Interest due | 465 25 |
| Fines due | 9 50 |
| Furniture and fixtures | 130 00 |
| | <hr/> |
| | \$99,469 45 |

Disbursements.

| | |
|--|--------------------|
| Interest or profits on inst. stock withdrawn | \$30,278 39 |
| Interest paid on borrowed money | 3,254 42 |
| Credited to contingent fund | 467 88 |
| Total expenses | 10,598 18 |
| Other items, viz.: | |
| Advance interest | 496 64 |
| Profit and loss | 566 65 |
| Balance profits | 53,807 29 |
| | <hr/> |
| | \$99,469 45 |

RECORD OF SHARES.

| | <i>Installment.</i> |
|---|---------------------|
| Number of shares in force at beginning of year..... | 3,277 |
| Number of shares issued during term | 876 |
| Number of shares retired and withdrawn | 1,303 |
| Present total number of shares in force..... | 2,849 |
| Number of shares pledged for loans | 1,083 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|--|------------|
| Frank Armitage, Secretary | \$1,000 00 |
| Directors each 50 cents for attendance, and are fined 75 cents each for absence. | |

OFFICERS BONDED.

| | |
|-----------------|-------------|
| Secretary | \$10,000 00 |
|-----------------|-------------|

FIRST BOHEMIAN NATIONAL LOAN & BUILDING ASSOCIATION,

Milwaukee, Wisconsin.

Incorporated August 2, 1887. Authorized capital, \$5,000,000

Statement December 31, 1899.

JOSEPH SCHNEIBERG, PresidentMilwaukee, Wis.
ADOLPH KAKAC, TreasurerMilwaukee Wis.
CHARLES JIRAU, SecretaryMilwaukee, Wis.
JOHN J. VLACK, AttorneyMilwaukee, Wis.

DIRECTORS.

JOS. SCHNEIBERG, J. V. BARES, ANT. DECKERT,
FRANK KOGE, JOS. DROBNIK, VAC. KUBALEK,
CHAS. JIRAU, JOS. SATRAN, FRANK LIBRA,
JOS. JUNEK, LOUIS DENSKY, ANT. KOSTALEK,
ANT. PROGHAZKA, JOHN ZAHRADKE, JOS. BROWN,
ADOLPH KAKAC, ANT. MONDRY, EM. ZAHRADKA.

RESOURCES.

| | |
|--|---------------------|
| Loans on mortgage security on real estate and on stock or pass- book security | \$168,497 00 |
| Loans on (series) deposits | 17,200 00 |
| Due for stock assessments | 1,442 94 |
| Cash on hand and in bank | 3,225 34 |
| | <u>\$190,365 28</u> |

LIABILITIES.

| | |
|----------------------------------|---------------------|
| Installment stock in force | \$132,662 25 |
| Deposits (series) | 17,200 00 |
| Advance payments | 472 49 |
| Undivided profits | 40,030 54 |
| | <u>\$190,365 28</u> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|--|---------------------|
| Cash on hand at close of last year..... | \$386 21 |
| Due on installment stock | 35,445 14 |
| Deposits to series | 31,600 00 |
| Mortgage and stock or pass-book loans repaid..... | 63,659 50 |
| Borrowed money | 8,580 00 |
| Pass-book and membership fees | 603 40 |
| Fees, other than membership | 35 08 |
| Interest | 11,246 35 |
| Premiums | 677 20 |
| Fines | 1,496 41 |
| Other receipts, viz.: Series expense account | 793 85 |
| | <hr/> |
| | \$154,523 14 |

DISBURSEMENTS.

| | |
|--|---------------------|
| Loans on mortgage and stock or pass-book security | \$48,294 00 |
| Installment stock withdrawn | 9,164 49 |
| Matured stock retired, by the dissolution of 3d series, \$200.00 per share | 46,200 00 |
| Borrowed money repaid | 11,530 00 |
| Interest, or profits, paid on installment stock withdrawn..... | 1,163 97 |
| Interest paid on borrowed money | 1,620 09 |
| Salaries paid | 608 25 |
| Commissions paid | 31 30 |
| Other expenses | 241 85 |
| Other items, viz.: Series expense account | 793 85 |
| Series deposits | 31,600 00 |
| Cash on hand | 3,225 34 |
| | <hr/> |
| | \$154,523 14 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|--------------------|
| Pass-book and membership fees | \$603 40 |
| Fees, other than above | 35 08 |
| Interest | 11,246 35 |
| Premium | 677 20 |
| Fines | 1,496 41 |
| Loss | 5,026 27 |
| | <hr/> |
| | \$19,084 71 |

Disbursements.

| | |
|--|--------------------|
| Interest or profits on inst. stock withdrawn | \$1,163 97 |
| Int. or profits on matured stock retired | 15,419 25 |
| Interest paid on borrowed money | 1,620 09 |
| Total expenses | 881 40 |
| | <hr/> |
| | \$19,084 71 |

RECORD OF SHARES.

| | <i>Installment.</i> |
|--|---------------------|
| Number of shares in force at beginning of year | 2,523 |
| Number of shares issued during term | 815 |
| Number of shares retired and withdrawn | 455 |
| Present total number of shares in force..... | 2,883 |
| Number of shares pledged for loans | 1,625 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|---|---------|
| Jos. Schnellberg, President | \$25 00 |
| Chas. Jirau, First Secretary | 400 00 |
| Jos. Janek, Second Secretary, per week..... | 1 50 |
| Ant. Prochaska, Third Secretary, per year | 10 00 |
| Adolph Kakac, Treasurer, | 60 00 |
| Trustees, each per year | 12 00 |
| Appraisers, each per year | 8 00 |
| Auditing Committee, each per year | 5 00 |
| Substitutes, each per year | 3 00 |

OFFICERS BONDED.

| | |
|----------------------------|----------|
| President | \$300 00 |
| First Secretary | 1,000 00 |
| Second Secretary | 500 00 |
| Treasurer | 1,500 00 |
| Three Trustees, each | 350 00 |

MILWAUKEE MUTUAL LOAN & BUILDING ASSOCIATION,

Milwaukee, Wisconsin.

Incorporated April 11th, 1893. Authorized capital, \$5,000,000.

Statement December 31, 1899.

| | |
|----------------------------------|-----------------|
| RICHARD BURKE, President | Milwaukee, Wis. |
| CHARLES A. GRAF, Treasurer | Milwaukee, Wis. |
| JOHN J. MAHER, Secretary | Milwaukee, Wis. |
| ELIAS H. BOTTUM, Attorney | Milwaukee, Wis. |

DIRECTORS.

| | | |
|--------------------|--------------------|--------------------|
| RICHARD BURKE, | CHARLES A. GRAF, | JAMES G. FLANDERS, |
| CHARLES A. PODLEY, | PATRICK DONNELLY, | WM. J. DEVER, |
| FLORIAN J. RIES, | H. M. OBERNDORFER, | JOHN H. FRIAR. |

RESOURCES.

| | |
|---|-------------|
| Loans on mortgage security on real estate..... | \$30,300 00 |
| Loans on stock or pass-book security | 1,240 00 |
| Furniture and fixtures | 21 88 |
| Stationery and supplies | 52 82 |
| Due for insurance and taxes paid for borrowers..... | 130 75 |
| Advertising matter | 41 10 |
| | <hr/> |
| | \$81,786 55 |
| | <hr/> |

LIABILITIES.

| | |
|---|-------------|
| Installment stock in force | \$35,675 48 |
| Full paid stock in force | 39,500 00 |
| Fund of contingent losses | 579 54 |
| Incomplete loans | 9 58 |
| Dividends or interest on installment stock | 4,544 22 |
| Milwaukee Mutual Loan & Building Society, expense acct..... | 1,141 91 |
| Due to bank (overdraft) | 267 79 |
| Undivided profits | 68 03 |
| | <hr/> |
| | \$81,786 55 |
| | <hr/> |

RECEIPTS.

| | |
|---|-------------|
| Cash on hand at close of last year | \$1,326 73 |
| Dues on installment stock | 23,424 61 |
| Full paid stock | 14,200 00 |
| Mortgage loans repaid | 4,667 09 |
| Stock or pass-book loans repaid | 2,225 00 |
| Borrowed money | 3,250 00 |
| Insurance and taxes refunded by borrowers | 357 36 |
| Pass-book and membership fees | 17 75 |
| Fees, other than membership | 83 00 |
| Interest | 5,135 27 |
| Fines | 56 66 |
| Commissions on loans | 137 12 |
| Due to bank (overdraft) | 267 79 |
| | <hr/> |
| | \$55,148 38 |

DISBURSEMENTS.

| | |
|---|-------------|
| Loans on mortgage security | \$20,522 09 |
| Loans on stock or pass-book security | 2,065 00 |
| Installment stock withdrawn | 20,142 76 |
| Full paid stock withdrawn, or retired | 5,200 00 |
| Borrowed money repaid | 3,250 00 |
| Insurance paid for borrowers | 6 68 |
| Taxes paid for borrowers | 396 38 |
| Interest, or profits, paid on installment stock withdrawn | 1,617 84 |
| Interest, or profits, paid on full paid stock | 1,686 18 |
| Interest paid on borrowed money | 26 50 |
| Other expenses | 56 95 |
| Attorney's fees | 178 00 |
| | <hr/> |
| | \$55,148 38 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|---|------------|
| Pass-book and membership fees | \$11 78 |
| Interest | 5,135 27 |
| Fines | 56 66 |
| Commissions | 137 12 |
| Interest on tax certificates | 56 |
| Dividends | 04 |
| Undivided profits January 1st, 1899 | 6 32 |
| | <hr/> |
| | \$5,347 76 |

Disbursements.

| | |
|--|------------|
| Interest or profits on inst. stock | \$1,923 00 |
| Int. or profits on F. P. stock | 1,989 85 |
| Interest paid on borrowed money | 26 50 |
| Sundry expenses or loss | 15 03 |
| Credited to contingent fund | 102 69 |
| Total expenses | 1,198 86 |
| Other items, viz.: Advertising | 12 59 |
| Book & stationery | 4 49 |
| Furniture | 6 71 |
| Undivided profits Dec. 31, 1899 | 68 03 |
| | <hr/> |
| | \$5,347 75 |

RECORD OF SHARES.

| | <i>Installment.</i> | <i>Full paid.</i> |
|---|---------------------|-------------------|
| Number of shares in force at beginning of year..... | 1,564 ½ | 305 |
| Number of shares issued during term..... | 806 ½ | 196 |
| Number of shares retired and withdrawn..... | 514 | 106 |
| Present total number of shares in force..... | 1,857 | 395 |
| Number of shares pledged for loans, 803. | | |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|---|----------|
| John J. Maher, Secretary..... | \$851 20 |
| Directors for each monthly meeting..... | 1 29 |

OFFICERS BONDED.

| | |
|-----------------|---------|
| Secretary | \$5,000 |
|-----------------|---------|

MILWAUKEE MUTUAL LOAN & BUILDING SOCIETY,*Milwaukee, Wisconsin.*

Incorporated March 12, 1884. Authorized capital, \$5,000,000.

Statement December 31, 1899.

RICHARD BURKE, President.....Milwaukee, Wis.
 CHARLES A. GRAF, Treasurer.....Milwaukee, Wis.
 JOHN J. MAHER, SecretaryMilwaukee, Wis.
 ELAS H. BOTTUM, Attorney.....Milwaukee, Wis

DIRECTORS.

JAMES G. FLANDERS. CHARLES A. PADLEY. PATRICK DONNELLY.
 MAX N. LANDO. FLORIAN J. RIES. CHARLES A. GRAF.
 WILLIAM J. DEVER. JOHN H. FRIAR.
 RICHARD BURKE (Ex-Officio). H. M. OBERNDORFER (Ex-Officio).

RESOURCES.

| | |
|---|-------------|
| Loans on mortgage security on real estate | \$58,400 00 |
| Real estate | 4,005 24 |
| Bills receivable (M. M. L. & B. Asso.)..... | 1,141 91 |
| Due for ins. and taxes paid for borrowers..... | 262 03 |
| Interest due..... | 1,182 93 |
| Fines due | 94 27 |
| Balance due on real estate sold..... | 1,335 00 |
| Cash on hand and in bank..... | 1,416 54 |
| | <hr/> |
| | \$67,837 92 |
| | <hr/> |

LIABILITIES.

| | |
|---------------------------------|-------------|
| Installment stock in force..... | \$35,970 89 |
| Fund for contingent losses..... | 4,594 06 |
| Incomplete loans | 21 85 |
| Unearned premiums..... | 3,204 81 |
| Undivided profits | 24,046 31 |
| | <hr/> |
| | \$67,837 92 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|--|--------------------|
| Cash on hand at close of last year..... | \$7,590 86 |
| Dues on installment stock | 8,122 69 |
| Mortgage loans repaid | 40,506 98 |
| Ins. and taxes refunded by borrowers..... | 113 58 |
| Real estate sales..... | 4,886 90 |
| Rents | 348 55 |
| Fees, other than membership..... | 15 00 |
| Interest | 6,113 50 |
| Premiums | 720 00 |
| Fines | 78 72 |
| Milw. Mut. L. & B. Asso. act. expense..... | 246 65 |
| | <hr/> |
| | \$68,743 43 |

DISBURSEMENTS.

| | |
|--|--------------------|
| Loans on mortgage security | \$4,806 48 |
| Installment stock withdrawn..... | 7,072 00 |
| Installment stock retired | 32,399 00 |
| Insurance paid for borrowers..... | 7 05 |
| Taxes paid for borrowers | 196 61 |
| Interest, or profits, paid on installment stock withdrawn..... | 1,132 55 |
| Interest, or profits, paid on installment stock retired..... | 3,504 38 |
| Interest, or profits, paid on matured stock retired..... | 13,446 00 |
| Salaries paid | 1,980 00 |
| Taxes on association property..... | 190 75 |
| Insurance and repairs on association property | 380 37 |
| Other expenses | 832 66 |
| Profit and loss | 80 |
| Premiums refunded | 1,333 24 |
| Attorney's fee | 45 00 |
| Cash on hand | 1,416 54 |
| | <hr/> |
| | \$68,743 43 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|---|--------------------|
| Interest | \$6,899 75 |
| Premium | 1,720 71 |
| Fines | 89 82 |
| Interest on tax certificates | 90 |
| Milwaukee Mutual Loan & Building Association..... | 1,141 91 |
| Balance January 1, 1899 | 36,177 93 |
| | <hr/> |
| | \$46,031 02 |

*Report for year ending December 31, 1899.**Disbursements.*

| | |
|--|-------------|
| Interest on profits on inst. stock withdrawn | \$1,132 55 |
| Interest or profits on inst. stock retired | 3,504 38 |
| Interest or profits on matured stock retired | 13,446 00 |
| Loss | 80 |
| Fines | 5 57 |
| Salary | 1,990 00 |
| Credited to contingent fund | 752 62 |
| Total expenses | 579 80 |
| Rent | 249 96 |
| Furniture | 226 19 |
| Advertising | 74 67 |
| Pass book | 31 85 |
| Tax certificates | 32 |
| Balance December 31, 1899 | 24,046 31 |
| | <hr/> |
| | \$46,031 02 |

RECORD OF SHARES.

| | |
|--|---------------------|
| | <i>Installment.</i> |
| Number of shares in force at beginning of year | 1,134 ½ |
| Number of shares retired and withdrawn | 578 ½ |
| Present total number of shares in force..... | 556 |
| Number of shares pledged for loans | 292 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|--|------------|
| John J. Maher, Secretary | \$1,128 80 |
| Directors, for each monthly meeting..... | 1 71 |

OFFICERS BONDED.

| | |
|-----------------|------------|
| Secretary | \$5,000 00 |
|-----------------|------------|

MODEL BUILDING, LOAN & INVESTMENT ASSOCIATION,

Milwaukee, Wisconsin.

Incorporated June 1st, 1896. Authorized capital, \$5,000,000
Statement December 31st, 1899.

DIRECTORS..

O. W. ROBERTSON, PresidentMilwaukee, Wis.
J. W. P. LOMBARD, TreasurerMilwaukee, Wis.
C. M. FARNUM, SecretaryMilwaukee, Wis.
E. H. BOTTUM, AttorneyMilwaukee, Wis.

O. W. ROBERTSON, GEO. H. WRIGHT, ROBERT CAMP,
J. W. P. LOMBARD, J. E. FRIEND, L. R. BUNDE,
D. C. GREEN, J. M. FOX, CHAS. F. HIBBARD,
W. M. PATTON, A. C. BRIDGES, E. CHRIST.
W. H. SIMPSON.

RESOURCES.

| | |
|---|--------------|
| Loans on mortgage security on real estate | \$97,700 00 |
| Loans on stock or pass-book security | 8,608 00 |
| Loans on other securities | 1,700 00 |
| Tax certificates | 81 58 |
| Real estate | 5,237 88 |
| Furniture and fixtures | 90 00 |
| Stationery and supplies | 190 00 |
| Due for stock assessments | 599 75 |
| Interest due | 1,499 39 |
| Premiums and fees due | 901 64 |
| Cash on hand and in bank | 4,843 31 |
| | <hr/> |
| | \$121,451 55 |
| | <hr/> |

LIABILITIES.

| | |
|--|--------------|
| Installment stock in force | \$103,577 75 |
| Full paid stock in force | 5,100 00 |
| Fund for contingent losses | 573 50 |
| Incomplete loans | 433 75 |
| Advance payments | 560 05 |
| Dividends accrued on paid up stock | 106 25 |
| Dividend account | 10,914 01 |
| Undivided profits | 186 24 |
| | <hr/> |
| | \$121,451 55 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|---------------------|
| Cash on hand at close of last year | \$2,224 12 |
| Dues on installment stock | 47,277 34 |
| Full paid stock | 5,200 00 |
| Mortgage loans repaid | 45,650 00 |
| Stock or pass-book loans repaid | 3,148 00 |
| Borrowed money | 4,100 00 |
| Insurance and taxes refunded by borrowers | 287 77 |
| Fees, other than membership | 53 48 |
| Interest and premiums | 10,360 79 |
| Fines and forfeitures | 637 67 |
| | <hr/> |
| | \$118,939 17 |

DISBURSEMENTS.

| | |
|--|---------------------|
| Loans on mortgage security | \$42,150 00 |
| Loans on stock or pass-book security | 7,779 00 |
| Installment stock withdrawn | 19,823 40 |
| Full paid stock withdrawn or retired | 27,150 00 |
| Borrowed money repaid | 4,100 00 |
| Real estate acquired | 5,237 88 |
| Taxes paid for borrowers | 139 20 |
| Interest, or profits, paid on installment stock withdrawn | 1,333 94 |
| Interest, or profits, paid on full paid stock withdrawn and in force.. | 1,449 15 |
| Interest paid on borrowed money | 229 50 |
| Salaries paid | 1,200 00 |
| Other expenses | 836 42 |
| Account loans incomplete Jan. 1, 1899..... | 1,387 65 |
| Delinquents' account increased | 1,279 72 |
| Cash on hand | 4,843 31 |
| | <hr/> |
| | \$118,939 17 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-----------------------------|--------------------|
| Surplus Jan. 1, 1899 | \$506 42 |
| Fees | 53 48 |
| Interest and premium | 10,360 79 |
| Fines and forfeitures | 637 67 |
| | <hr/> |
| | \$11,558 36 |

Disbursements.

| | |
|--|-------------|
| Interest paid on borrowed money and paid up stock | \$1,191 15 |
| Interest accrued on paid up stock | 106 25 |
| Credited to contingent fund | 343 30 |
| Total expenses | 2,036 42 |
| Other items, viz.: Charged off fixtures and equipment..... | 29 00 |
| Charged off expense fund loan | 800 00 |
| Dividends | 6,866 00 |
| Surplus | 186 24 |
| | <hr/> |
| | \$11,558 36 |
| | <hr/> |

RECORD OF SHARES.

| | <i>Installment.</i> | <i>Full paid.</i> |
|--|---------------------|-------------------|
| Number of shares in force at beginning of year | 7,037 | 270½ |
| Number of shares issued during term | 1,926 | 52 |
| Number of shares retired and withdrawn | 2,098 | 271½ |
| Present total number of shares in force | 6,865 | 51 |
| Number of shares pledged for loans | 1,132 | |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|-------------------------------|------------|
| C. M. Farnum, Secretary | \$1,200 00 |
|-------------------------------|------------|

OFFICERS BONDED.

| | |
|----------------------|------------|
| President | \$2,000 00 |
| Vice-President | 2,000 00 |
| Treasurer | 7,500 00 |
| Secretary | 7,500 00 |

MUTUAL BUILDING & SAVINGS ASSOCIATION,

Milwaukee, Wisconsin.

Incorporated June 27, 1892. Authorized capital, \$500,000
Statement December 31st, 1899.

W. A. BOOTH, PresidentMilwaukee, Wis.
FRANCIS J. RICKERT, TreasurerMilwaukee, Wis.
FRANCIS J. RICKERT, SecretaryMilwaukee, Wis.
MAX W. NOLL, AttorneyMilwaukee, Wis.

DIRECTORS.

W. A. BOOTH, W. A. ARNOLD, ADOLPH BLEYER,
MAX W. NOHL, D. C. OTTESEN, W. D. JOHNSEN,
FORREST B. COWDREY, F. J. RICKERT, JOHN P. ZETTLER.

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate....X..X..... | \$40,200 85 |
| Loans on stock or pass-book security | 3,547 99 |
| Stocks, bonds and securities | 3,000 00 |
| Real estate | 6,000 00 |
| Interest due | 643 09 |
| Expense fund | 709 20 |
| Cash on hand and in bank | 963 89 |
| | <hr/> |
| | \$55,065 02 |
| | <hr/> |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$21,261 25 |
| Full paid stock in force | 29,500 00 |
| Fund for contingent losses | 858 53 |
| Deposits, special | 2,457 13 |
| Advance payments | 16 50 |
| Dividend accrued | 104 00 |
| Undivided profits | 867 61 |
| | <hr/> |
| | \$55,065 02 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|--|-------------|
| Cash on hand at close of last year..... | \$949 06 |
| Dues on installment stock | 5,325 03 |
| Mortgage and stock or pass-book loans repaid | 14,801 10 |
| Borrowed money | 1,980 00 |
| Advance payments on stock | 52 00 |
| Rents | 58 00 |
| Pass-book and membership fees | 3 00 |
| Fees, other than membership | 9 90 |
| Interest and premiums | 2,611 30 |
| Special deposits | 2,000 00 |
| Expense | 3 60 |
| Unpaid interest | 19 50 |
| | <hr/> |
| | \$27,812 49 |

DISBURSEMENTS.

| | |
|---|-------------|
| Loans on mortgage and stock or pass-book security | \$6,146 29 |
| Installment stock withdrawn..... | 5,169 61 |
| Full paid stock withdrawn, or retired | 9,200 00 |
| Borrowed money repaid | 1,980 00 |
| Interest paid on borrowed money | 20 00 |
| Salaries paid | 624 00 |
| Other expenses | 1,386 88 |
| Other items, viz.: Special deposits | 895 50 |
| Paid cash for div. on F. P. stock | 676 11 |
| Paid cash for interest on special deposits | 60 86 |
| Expense fund | 689 25 |
| Cash on hand | 963 89 |
| | <hr/> |
| | \$27,812 49 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|------------|
| Pass-book and membership fees | \$3 00 |
| Interest and premiums | 3,459 54 |
| Rents | 55 00 |
| Bills receivable | 2 79 |
| Loan dues | 50 |
| | <hr/> |
| | \$3,520 83 |

Disbursements.

| | |
|--|------------|
| Dividends on special deposits | \$99 89 |
| Interest on profits on F. P. stock | 18 60 |
| Credited to contingent fund | 71 02 |
| Total expenses | 1,978 99 |
| Undivided profits | 1,352 33 |
| | <hr/> |
| | \$3,520 83 |

RECORD OF SHARES.

| | <i>Installment.</i> | <i>Full paid.</i> |
|--|---------------------|-------------------|
| Number of shares in force at beginning of year | 1,028 | 387 |
| Number of shares issued during term | 374 | |
| Number of shares retired and withdrawn | 225 | 92 |
| Present total number of shares in force | 1,117 | 295 |
| Number of shares pledged for loans | 522 | |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|--|----------|
| Joseph M. Crowley, Assistant Secretary | \$624 00 |
| Directors, \$1 for each meeting attended | 213 00 |
| Max W. Nohl, attorney | 531 00 |
| W. H. Timlin, counsel | 190 50 |

OFFICERS BONDED.

| | |
|-------------------------------|------------|
| Secretary and treasurer | \$3,000 00 |
| Assistant secretary | 2,000 00 |

THE NORTH SIDE LOAN & BUILDING SOCIETY,

Milwaukee, Wisconsin.

Incorporated Feb. 12, 1896. Authorized capital, \$5,000,000

Statement February 28, 1900.

AEGIDIUS TARASIEWICZ, PresidentMilwaukee, Wis.
 JOHN SCHRAMKA, TreasurerMilwaukee, Wis.
 S. J. POZORSKI, SecretaryMilwaukee, Wis.
 JAMES C. OFFICER, AttorneyMilwaukee, Wis.

DIRECTORS.

B. SWIERCZYNSKI, M. T. BURCZYK, JOHN SCHRAMKA,
 JOSEPH URBANSKI, H. SCHRAMKA, JOS. PIOTROWSKI.
 S. J. POZORSKI, AEGIDIUS TARASIEWICZ, IGNATZ MUSOLF.

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate..... | \$28,000 00 |
| Loans on stock or pass-book security | 4,853 85 |
| Loans on other security | 12,000 00 |
| Cash on hand and in bank | 186 45 |
| | <hr/> |
| | \$45,040 30 |
| | <hr/> |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$35,947 75 |
| Undivided profits | 9,092 55 |
| | <hr/> |
| | \$45,040 30 |
| | <hr/> |

*Report for year ending February 28, 1900.***RECEIPTS.**

| | |
|---|--------------------|
| Cash on hand at close of last year..... | \$4,595 56 |
| Dues on installment stock | 11,013 00 |
| Mortgage loans repaid | 1,624 50 |
| Stock or pass-book loans repaid | 4,290 25 |
| Advance payments on stock | 35 50 |
| Pass-book and membership fees | 7 25 |
| Interest | 2,596 79 |
| Premiums | 44 85 |
| Fines | 2 95 |
| | <hr/> |
| | \$24,210 65 |

DISBURSEMENTS.

| | |
|--|--------------------|
| Loans on mortgage security | \$300 00 |
| Loans on stock or pass-book security | 2,195 85 |
| Installment stock withdrawn | 10,822 62 |
| Interest, or profits, paid on installment stock withdrawn..... | 491 23 |
| Salaries paid | 157 00 |
| Other expenses | 22 00 |
| Other items..... | 35 50 |
| Loan on note | 10,000 00 |
| Cash on hand | 186 45 |
| | <hr/> |
| | \$24,210 65 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|-------------------|
| Pass-book and membership fees | \$7 25 |
| Interest | 2,596 79 |
| Premium | 44 85 |
| Fines | 2 95 |
| Profits on withdrawn stock | 216 63 |
| | <hr/> |
| | \$2,868 47 |

Disbursements.

| | |
|--|-------------------|
| Interest or profits on inst. stock withdrawn | \$491 23 |
| Total expenses | 179 00 |
| Balance to undivided profit | 2,198 24 |
| | <hr/> |
| | \$2,868 47 |

RECORD OF SHARES.

| | |
|--|---------------------|
| | <i>Installment.</i> |
| Number of shares in force at beginning of year | 964 |
| Number of shares issued during term | 27 |
| Number of shares retired and withdrawn | 216 |
| Present total number of shares in force | 775 |
| Number of shares pledged for loans | 434 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|---------------------------------------|----------|
| S. J. Pozorski, Secretary | \$104 00 |
| Jos. Plotrowski, Vice-secretary | 53 00 |

OFFICERS BONDED.

| | |
|---|----------|
| President, | \$500 00 |
| Vice President | 500 00 |
| Secretary | 2,000 00 |
| Vice Secretary | 500 00 |
| Treasurer | 5,000 00 |
| Members appraisal committee, each | 500 00 |

POLISH NATIONAL LOAN & BUILDING ASSOCIATION,

Milwaukee, Wisconsin.

Incorporated August 2, 1887. Authorized capital, \$5,000,000

Statement December 31st, 1899.

STEPHEN ROZGA, PresidentMilwaukee, Wis.
JOHN BEJMA, TreasurerMilwaukee, Wis.
FRANK BRUNKALLA, SecretaryMilwaukee, Wis.
FRANCIS J. BORCHARDT, AttorneyMilwaukee, Wis.

DIRECTORS.

FRANK BRUNKALLA, STEPHEN ROZGA, ANTON ANDRZEJEWSKI,
EDWARD ROLLER, JOHN KLEBA, ANTON BRUNKALLA,
KASMIR WARKOCZEWSKI, MICHAEL ROZGA, JOHN HELTMACH,
MICHAEL STELMASZEWSKI, J. BEJMA, F. BORCHARDT,
JOHN LEWANDOWSKI, FRANK FONS, EMIL CZARNECKI.

RESOURCES.

| | |
|---|-------------|
| Loans on mortgage security | \$15,350 00 |
| Loans on pass-book security without mortgage security | 2,294 00 |
| Loans on other security, land contracts | 1,975 00 |
| Real estate | 2,700 00 |
| Furniture and fixtures | 50 00 |
| Bills receivable | 9,000 00 |
| Cash on hand and in bank | 6,623 16 |
| | <hr/> |
| | \$37,992 16 |
| | <hr/> |

LIABILITIES.

| | |
|--|-------------|
| Capital paid in on installment stock | \$36,828 00 |
| Undivided profits | 1,164 16 |
| | <hr/> |
| | \$37,992 16 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|--------------------|
| Cash on hand at beginning of term | \$5,140 49 |
| Dues on installment stock | 22,386 05 |
| Stock or pass-book loans repaid | 2,782 54 |
| Pass-book and membership fees | 44 73 |
| Interest | 794 51 |
| Fines | 46 90 |
| Rents | 169 32 |
| | <hr/> |
| | \$31,364 54 |

DISBURSEMENTS.

| | |
|---|--------------------|
| Loans on mortgage security | \$13,825 00 |
| Loans on stock or pass-book security | 3,081 00 |
| Withdrawals of installment stock | 4,160 00 |
| Borrowed money repaid | 2,775 00 |
| Interest or profits paid on installment stock withdrawn | 55 38 |
| Interest paid on borrowed money | 33 88 |
| Salaries paid | 158 30 |
| Taxes on association property | 103 82 |
| Other expenses | 14 05 |
| Real estate repairs | 169 15 |
| Cash on hand | 6,623 16 |
| Loss | 365 80 |
| | <hr/> |
| | \$31,364 54 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|-------------------|
| Pass-book and membership fees | \$15 25 |
| Fees | 2 50 |
| Interest | 794 57 |
| Fines | 46 90 |
| Rents | 169 32 |
| Accrued earnings | 26 98 |
| Balance January 1, 1899 | 487 87 |
| | <hr/> |
| Total | \$1,543 39 |

Disbursements.

| | |
|--|-------------------|
| Interest paid on borrowed money | 33 88 |
| Improvements or repairs on real estate | 272 97 |
| Total expenses | 172 38 |
| Balance January 1, 1900 | 1,064 16 |
| | <hr/> |
| Total | \$1,543 39 |

BUILDING AND LOAN ASSOCIATIONS.

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|---|--------|
| Stephen Rozga, president, per month | \$2 00 |
| Frank Brunkall, secretary, per month..... | 8 00 |
| Finance committee, each member | 2 00 |

OFFICERS BONDED.

| | |
|--|----------|
| President | \$500 00 |
| Secretary | 500 00 |
| Treasurer | 5,000 00 |
| Attorney | 5,000 00 |
| Finance committee, each member | 500 00 |
| Appraisalment committee, each member | 500 00 |

THE SKARB POLSKI MUTUAL LOAN & BUILDING SOCIETY,

Milwaukee, Wisconsin.

THIRD SERIES.

Incorporated Jan. 6, 1886. Authorized capital, \$5,000,000

Statement December 31st, 1899.

JOHN GAWIN, President.....Milwaukee, Wis.
JOSEPH NAWROCKI, TreasurerMilwaukee, Wis.
FRANK J. HELLER, Secretary.....Milwaukee, Wis.
F. J. BORCHARDT, AttorneyMilwaukee, Wis.

DIRECTORS.

JOHN GAWIN, FRANK J. HELLER, JOHN STANIOCH,
ANTON LIARUCK, ANTON SZYMANSKI, PAUL NIEMCZYK,
JOSEPH NAWROCKI, VALENTIN NAWROCKI, JOHN BUDNIK,
LOUIS PO CZWIARDOKSKI, FRANK BRONIKOWSKI,
FRANK PASTERSKI.

RESOURCES.

| | |
|--|--------------------|
| Loans on mortgage security on real estate | \$63,164 00 |
| Loans on stock or pass-book security | 13,597 00 |
| Loans on other security, (loan to 6th series)..... | 5,500 00 |
| Real estate | 11,449 93 |
| Furniture and fixtures, stationery and supplies..... | 75 00 |
| Interest due | 1,767 98 |
| Fines due | 52 30 |
| Cash on hand and in bank | 556 26 |
| Total | <u>\$96,162 47</u> |

LIABILITIES.

| | |
|------------------------------------|--------------------|
| Installment stock in force | \$80,995 50 |
| Mortgages on real estate | 1,798 67 |
| Advance payments, (Interest) | 99 93 |
| Undivided profits | 13,268 37 |
| Total | <u>\$96,162 47</u> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|--------------------|
| Cash on hand at close of last year | \$2,993 52 |
| Dues on installment stock | 21,735 00 |
| Mortgage loans repaid | 5,650 00 |
| Stock or pass-book loans repaid | 10,035 15 |
| Loaned money refunded | 4,000 00 |
| Ins. and taxes refunded by borrowers..... | 154 18 |
| Real estate sales | 3,158 33 |
| Rents | 187 47 |
| Interest | 5,413 92 |
| Fines | 74 60 |
| Total | \$53,402 17 |

DISBURSEMENTS.

| | |
|--|--------------------|
| Loans on mortgage security | \$11,734 59 |
| Loans on stock or pass-book security | 15,224 40 |
| Installment stock withdrawn..... | 13,440 75 |
| Borrowed money repaid | 1,650 00 |
| Taxes paid for borrowers..... | 94 98 |
| Interest, or profits, paid on installment stock withdrawn..... | 1,129 63 |
| Interest paid on borrowed money | 36 96 |
| Salaries paid | 373 50 |
| Other expenses | 34 09 |
| Other items, viz., real estate expenses | 127 01 |
| Paid mortgage | 500 00 |
| Loaned to series 5th and 6th | 8,500 00 |
| Cash on hand | 556 26 |
| Total | \$53,402 17 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|------------------------|-------------------|
| Interest | 5,594 70 |
| Rents | 187 47 |
| Sale of property | 69 86 |
| Total | \$5,852 12 |

Disbursements.

| | |
|----------------------|-------------------|
| Total expenses | 432 59 |
| Other items..... | 63 55 |
| R. E. expenses | 127 01 |
| Net gain | 5,228 97 |
| Total | \$5,852 12 |

RECORD OF SHARES.

| | <i>Installment.</i> |
|---|---------------------|
| Number of shares in force at beginning of year..... | 1,889 |
| Number of shares retired and withdrawn | 331 |
| Present total number of shares | 1,558 |
| Number of shares pledged for loans..... | 543 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|---------------------------|---------|
| President | \$25 00 |
| Secretary | 208 00 |
| Assistant secretary | 28 00 |
| Twelve directors | 93 60 |
| Finance committee | 15 60 |

OFFICERS BONDED.

| | |
|---------------------------------|------------|
| President | \$5,000 00 |
| Vice President | 500 00 |
| Treasurer | 25,000 00 |
| Secretary..... | 5,000 00 |
| Assistant Secretary | 500 00 |
| Finance committee, each..... | 500 00 |
| Appraisal committee, each | 500 00 |

THE SKARB POLSKI MUTUAL LOAN & BUILDING SOCIETY,

Milwaukee, Wisconsin.

FOURTH SERIES.

Statement December 31st, 1899.

RESOURCES.

| | |
|---|--------------------|
| Loans on mortgage security on real estate | \$47,999 11 |
| Loans on stock or pass-book security | 9,284 00 |
| Loans on other security (loaned to 5th and 6th series)..... | 19,000 00 |
| Real estate | 6,182 84 |
| Due for ins. and taxes paid for borrowers | 71 50 |
| Interest due | 2,140 76 |
| Cash on hand and in bank..... | 3,917 92 |
| Totals | \$88,596 13 |

LIABILITIES.

| | |
|----------------------------------|--------------------|
| Installment stock in force | \$80,166 75 |
| Mortgages on real estate | 1,798 67 |
| Advance payments | 27 61 |
| Undivided profits | 6,603 10 |
| Total | \$88,596 13 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|--|--------------------|
| Cash on hand at close of last year | \$4,177 35 |
| Dues on installment stock | 37,742 25 |
| Mortgage loans repaid | 9,825 00 |
| Stock or pass-book loans repaid | 4,672 00 |
| Loaned money repaid..... | 2,000 00 |
| Ins. and taxes refunded by borrowers | 318 81 |
| Real estate sales | 3,665 73 |
| Rents | 163 82 |
| Pass-book and membership fees | 1 75 |
| Interest | 3,631 77 |
| Fines | 86 82 |
| Total | \$66,285 30 |

DISBURSEMENTS.

| | |
|--|--------------------|
| Loans on mortgage security | \$17,215 64 |
| Loans on stock or pass-book security | 9,618 00 |
| Installment stock withdrawn | 11,350 75 |
| Insurance paid for borrowers | 70 40 |
| Taxes paid for borrowers..... | 293 61 |
| Interest, or profits, paid on installment stock withdrawn..... | 364 57 |
| Interest paid on borrowed money..... | 155 33 |
| Salaries paid | 493 85 |
| Other expenses | 82 72 |
| Other items, viz.: Real estate expenses | 122 56 |
| Loaned to series 3, 5 and 6..... | 22,000 00 |
| Mortgage paid | 599 90 |
| Cash on hand | 3,917 92 |
| Total | \$66,285 30 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|-------------------|
| Pass-book and membership fees | 1 75 |
| Interest | 4,227 40 |
| Fines | 34 29 |
| Rents | 163 82 |
| Total | \$4,427 26 |

Disbursements.

| | |
|--------------------------------|-------------------|
| Total expenses | \$576 57 |
| R. E. expenses | 122 56 |
| Loss on sale of property | 8 22 |
| Net gain..... | 3,719 91 |
| Total | \$4,427 26 |

RECORD OF SHARES.

| | <i>Installment.</i> |
|---|---------------------|
| Number of shares in force at beginning of year..... | 3,127 |
| Number of shares issued during term | 7 |
| Number of shares retired and withdrawn..... | 477 |
| Present total number of shares in force..... | 2,657 |
| Number of shares pledged for loans..... | 278½ |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|---|---------|
| J. Gawin, president | \$25 00 |
| F. J. Heller, Secretary..... | 312 00 |
| L. Pocwliardowski, assistant secretary..... | 52 00 |
| Twelve directors..... | 93 60 |
| Three Finance committe | 15 60 |

THE SKARB POLSKI MUTUAL LOAN & BUILDING SOCIETY,

FIFTH SERIES.

Milwaukee, Wisconsin.

Statement December 31st, 1899.

RESOURCES.

| | |
|---|--------------------|
| Loans on mortgage security on real estate | \$36,950 00 |
| Loans on stock or pass-book security | 2,585 00 |
| Loans on other security (loaned to 6th series) | 2,000 00 |
| Real estate | 6,565 32 |
| Furniture and fixtures, stationery and supplies | 180 00 |
| Interest due | 416 83 |
| Fines due | 5 40 |
| Cash on hand and in bank | 2,368 52 |
| Total | \$51,041 07 |

LIABILITIES.

| | |
|----------------------------------|--------------------|
| Installment stock in force | \$34,759 50 |
| Borrowed money | 12,000 00 |
| Mortgages on real estate | 1,798 66 |
| Advance payments | 170 90 |
| Interest payable | 494 75 |
| Undivided profits | 1,817 26 |
| Total | \$51,041 07 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|--|--------------------|
| Cash on hand at close of last year | \$1,831 59 |
| Dues on installment stock | 28,185 50 |
| Mortgage loans repaid | 400 00 |
| Stock or pass-book loans repaid | 859 00 |
| Borrowed money | 17,000 00 |
| Rents | 153 49 |
| Pass-book and membership fees | 60 75 |
| Interest | 1,851 93 |
| Fines | 121 97 |
| Total | \$50,464 23 |

DISBURSEMENTS.

| | |
|--|--------------------|
| Loans on mortgage security | \$28,000 00 |
| Loans on stock or pass-book security | 2,742 00 |
| Installment stock withdrawn | 4,904 75 |
| Borrowed money repaid | 5,000 00 |
| Real estate acquired | 4,766 66 |
| Interests, or profits, paid on installment stock withdrawn | 18 77 |
| Interest paid on borrowed money | 207 08 |
| Salaries paid | 371 78 |
| Other expenses and insurance and taxes | 48 53 |
| Expenses | 36 14 |
| Loaned 6th series | 2,000 00 |
| Cash on hand | 2,368 52 |
| Total | \$50,464 23 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|-------------------|
| Pass-book and membership fees | \$60 75 |
| Interest | 1,412 79 |
| Fines | 127 57 |
| Rents | 153 49 |
| Total | \$1,754 40 |

Disbursements.

| | |
|--|-------------------|
| Improvements or repairs on real estate | \$48 53 |
| Total expenses | 432 67 |
| Net gain | 1,273 20 |
| Total | \$1,754 50 |

RECORD OF SHARES.

| | <i>Installment.</i> |
|--|---------------------|
| Number of shares in force at beginning of year | 2,055 |
| Number of shares issued during term | 243 |
| Number of shares retired and withdrawn..... | 532 |
| Present total number of shares in force..... | 1,916 |
| Number of shares pledged for loans..... | 255% |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|---|---------|
| J. Gawin, President..... | \$25 00 |
| F. J. Heller, secretary | 208 00 |
| L. Pocwladowski, assistant secretary..... | 26 00 |
| Twelve directors | 93 60 |
| Three Finance committee | 15 60 |

THE SKARB POLSKI MUTUAL LOAN & BUILDING
SOCIETY,

SIXTH SERIES.

Milwaukee, Wisconsin.

Statement October 2, 1899, to December 31, 1899.

RESOURCES.

| | |
|---|--------------------|
| Loans on mortgage security on real estate | \$27,028 00 |
| Loans on stock or pass-book security | 127 68 |
| Stationery and supplies | 225 00 |
| Interest due | 105 66 |
| Cash on hand and in bank | 1,268 72 |
| Total | <u>\$28,755 06</u> |

LIABILITIES.

| | |
|----------------------------------|--------------------|
| Installment stock in force | \$13,290 25 |
| Borrowed money | 14,540 00 |
| Advance payments | 4 90 |
| Interest payable | 114 41 |
| Undivided profits | 805 50 |
| Total | <u>\$28,755 06</u> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|-------------------------------------|--------------------|
| Dues on installment stock | \$13,349 50 |
| Borrowed money | 14,540 00 |
| Pass-book and membership fees | 1,007 50 |
| Interest | 163 36 |
| Fines | 25 89 |
| Total | \$29,086 25 |

DISBURSEMENTS.

| | |
|--|--------------------|
| Loans on mortgage security | \$27,028 00 |
| Loans on stock or pass-book security | 127 68 |
| Installment stock withdrawn | 59 25 |
| Salaries paid | 174 60 |
| Other expenses | 428 00 |
| Cash on hand | 1,268 72 |
| Total | \$29,086 25 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|-------------------|
| Pass-book and membership fees | \$1,007 50 |
| Interest | 149 71 |
| Fines | 25 89 |
| Total | \$1,183 10 |

Disbursements.

| | |
|----------------------|-------------------|
| Total expenses | \$377 60 |
| Net gain | 805 50 |
| Total | \$1,183 10 |

RECORD OF SHARES.

| | |
|---|---------------------|
| | <i>Installment.</i> |
| Number of shares issued during term | 4,030 |
| Number of shares retired and withdrawn | 46 |
| Present total number of shares in force | 3,984 |
| Number of shares pledged for loans | 203 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|---|---------|
| J. Gawin, president | \$25 00 |
| F. J. Heller, secretary | 416 00 |
| L. Pocwladowski assistant secretary | 52 00 |
| Twelve directors | 249 60 |
| Three Finance committee | 15 60 |

THE SKARB SOBIESKI BUILDING & LOAN ASSOCIATION,

FIRST SERIES.

Milwaukee, Wisconsin.

Incorporated May 2, 1892. Authorized capital, \$2,000,000.

Statement December 31st, 1899.

| | |
|-----------------------------------|-----------------|
| FRANK LEWANDOWSKI, President..... | Milwaukee, Wis. |
| FRANK MUCHA, Treasurer..... | Milwaukee, Wis. |
| JOSEPH BIESZK, Secretary..... | Milwaukee, Wis. |
| M. F. BLENSKI, Attorney..... | Milwaukee, Wis. |

DIRECTORS.

| | | |
|--------------------|----------------------|------------------|
| FRANK LEWANDOWSKI, | FRANK MUCHA, | THOMAS KRAWCZYK, |
| JOSEPH BIESZK, | DOMINIK GAPINSKI, | AUGUST BIESZK, |
| MICHAEL ANTCHAK, | VINCENT LEWANDOWSKI, | JOSEPH BARNETT. |

RESOURCES.

| | |
|---|-------------------|
| Loans on mortgage security on real estate | \$5,300 00 |
| Loans on stock or pass-book security | 1,790 00 |
| Cash on hand and in bank | 8 20 |
| Total | <u>\$7,098 20</u> |

LIABILITIES.

| | |
|-------------------------------|-------------------|
| Borrowed money | 1,790 00 |
| Mortgages on real estate..... | 5,300 00 |
| Undivided profits | 8 20 |
| Total | <u>\$7,098 20</u> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|-------------------|
| Cash on hand at close of last year..... | \$442 25 |
| Dues on installment stock | \$1,336 00 |
| Stock or pass-book loans repaid | 225 00 |
| Borrowed money | 900 00 |
| Advance payment on stock | 9 50 |
| Interest | 473 35 |
| Fines | 60 |
| Total | \$3,386 70 |

DISBURSEMENTS.

| | |
|--|-------------------|
| Loans on stock or pass-book security | \$1,010 00 |
| Installment stock withdrawn | 390 00 |
| Borrowed money repaid | 1,800 00 |
| Interest, or profits, paid on installment stock withdrawn..... | 59 75 |
| Interest paid on borrowed money..... | 45 00 |
| Salaries paid | 40 75 |
| Other expenses | 33 00 |
| Cash on hand | 8 20 |
| Total | \$3,886 70 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|--------------------|-----------------|
| Interest | \$473 35 |
| Fines..... | 60 |
| Total | \$473 95 |

Disbursements.

| | |
|---|-----------------|
| Interest or profits on inst. stock retired..... | \$59 75 |
| Interest paid on borrowed money | 45 00 |
| Credited to contingent fund | 295 45 |
| Total expenses | 40 75 |
| Other items, viz.: Stationery | 33 00 |
| Total | \$473 95 |

RECORD OF SHARES.*Installment.*

| | |
|--|-----|
| Number of shares in force at beginning of year | 133 |
| Number of shares retired and withdrawn | 36 |
| Present total number of shares in force..... | 97 |

BUILDING AND LOAN ASSOCIATIONS.

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|---|--------|
| Frank Lewandowski, President | \$7 80 |
| Frank Mucha, Treasurer..... | 7 80 |
| Joseph Bleszk, Secretary | 26 00 |
| Dominik Gapinski, Assistant Secretary | 13 00 |
| Finance Committee—Vincent Lewandowski, Thomas Krawczyk, Michael Antozak, each | 7 00 |

OFFICERS BONDED.

| | |
|-----------------|----------|
| President | \$500 00 |
| Secretary | 500 00 |
| Treasurer | 2,000 00 |
| Attorney | 2,000 00 |

THE SKARB SOBIESKI BUILDING & LOAN
ASSOCIATION,

SECOND SERIES.

Statement December 31st, 1899.

RESOURCES.

| | |
|---|------------|
| Loans on mortgage security on real estate | \$3,800 00 |
| Loans on stock or pass-book security | 1,030 00 |
| Bills receivable | 78 00 |
| Interest due | 121 50 |
| Cash on hand and in bank | 2,896 94 |
| | <hr/> |
| | \$7,926 44 |
| | <hr/> |

LIABILITIES.

| | |
|----------------------------------|------------|
| Installment stock in force | \$7,726 94 |
| Undivided profits | 199 50 |
| | <hr/> |
| | \$7,926 44 |
| | <hr/> |

*Report for year ending December 31, 1892.***RECEIPTS.**

| | |
|---|------------|
| Cash on hand at close of last year | \$1,639 94 |
| Dues on installment stock | 5,241 50 |
| Stock or pass-book loans repaid | 30 00 |
| Insurance and taxes refunded by borrowers | 10 80 |
| Pass-book and membership fees | 19 50 |
| Fees, other than membership | 50 30 |
| Interest | 156 10 |
| Premiums | 23 00 |
| Fines | 8 10 |
| | <hr/> |
| | \$7,179 24 |

DISBURSEMENTS.

| | |
|--|------------|
| Loans on mortgage security | \$1,150 00 |
| Loans on stock or pass-book security | 937 50 |
| Installment stock withdrawn | 590 00 |
| Borrowed money repaid | 1,400 00 |
| Insurance paid for borrowers | 10 80 |
| Interest, or profits, paid on installment stock withdrawn..... | 3 45 |
| Interest paid on borrowed money | 14 00 |
| Salaries paid | 83 70 |
| Other expenses | 92 85 |
| Cash on hand | 2,896 94 |
| | <hr/> |
| | \$7,179 24 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|--------------------------------------|----------|
| Pass-book and memberships fees | \$60 30 |
| Fees, other than above | 10 80 |
| Interest | 156 10 |
| Premium | 23 00 |
| Fines | 8 10 |
| | <hr/> |
| | \$258 80 |

Disbursements.

| | |
|--|----------|
| Interest or profits on installment stock retired | \$3 45 |
| Interest paid on borrowed money | 14 00 |
| Credited to contingent fund | 54 00 |
| Total expenses | 187 35 |
| | <hr/> |
| | \$258 80 |

RECORD OF SHARES.

| | <i>Installment.</i> |
|--|---------------------|
| Number of shares in force at beginning of year | 338 |
| Number of shares issued during term | 78 |
| Number of shares retired and withdrawn | 68 |
| Present total number of shares in force | 353 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|---|--------|
| Frank Lewandowski, President | \$7 80 |
| Frank Mucha, Treasurer | 7 80 |
| Joseph Bleszk, Secretary | 39 00 |
| Dominik Gapinski, Assistant Secretary | 8 00 |
| Finance Committee: | |
| Vincent Lewandowski | 7 00 |
| Thos. Krawczyk | 7 00 |
| Michael Antoszak | 7 00 |

OFFICERS BONDED.

| | |
|-----------------|----------|
| President | \$500 00 |
| Secretary | 500 00 |
| Treasurer | 2,000 00 |
| Attorney | 2,000 00 |

WISCONSIN MUTUAL LOAN & BUILDING SOCIETY,

Milwaukee, Wisconsin.

Incorporated March 23, 1887. Authorized capital, \$5,000,000

Statement December 31, 1899.

J. N. BARR, President Milwaukee, Wis.
 G. G. ALLEN, Treasurer Milwaukee, Wis.
 F. L. ALLCOTT, Secretary Milwaukee, Wis.
 NATH. PERELES & SONS, Attorney Milwaukee, Wis.

DIRECTORS.

ADAM W. BAIR, JOSEPH C. GRIEB, C. R. GILMAN,
 HENRY RIVERS, M. M. VEDDER, JAMES TRAVERSE,
 EVAN THOMAS, J. J. HENNESSEY, TIMOTHY CRUICE.

RESOURCES.

| | |
|--|--------------|
| Loans on mortgage security on real estate..... | \$158,950 00 |
| Interest due | 29 75 |
| Dues unpaid | 55 00 |
| Cash on hand and in bank..... | 1,899 50 |
| | <hr/> |
| | \$160,934 26 |

LIABILITIES.

| | |
|----------------------------------|--------------|
| Installment stock in force | \$129,970 00 |
| Fund for contingent losses | 1,293 77 |
| Advance payments, dues | 19 00 |
| Advance payments, interest | 5 67 |
| Astray account | 67 50 |
| Undivided profits | 29,578 22 |
| | <hr/> |
| | \$160,934 26 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|--|-------------|
| Cash on hand at close of last year | \$3,907 64 |
| Dues on installment stock | 45,985 00 |
| Mortgage loans repaid | 4,250 00 |
| Advance payments on stock | 19 00 |
| Pass-book fees | 3 75 |
| Fees, transfer | 5 50 |
| Interest | 15,141 11 |
| Premiums, on stock sold | 112 00 |
| Fines | 192 10 |
| Prepayment premiums | 212 58 |
| | <hr/> |
| | \$69,828 68 |

DISBURSEMENTS.

| | |
|---|-------------|
| Loans on mortgage security | \$23,120 00 |
| Installment stock withdrawn | 38,909 00 |
| Interest, or profits, paid on installment stock withdrawn | 4,917 03 |
| Salaries paid | 900 00 |
| Other expenses | 83 15 |
| Cash on hand | 1,899 50 |
| | <hr/> |
| | \$69,828 68 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-----------------------------|-------------|
| Pass-book fees | \$3 75 |
| Fees, transfer | 5 50 |
| Interest | 15,141 11 |
| Premium on stock sold | 112 00 |
| Fines | 192 10 |
| Prepayment premium | 212 58 |
| Interest unpaid | 29 76 |
| | <hr/> |
| | \$15,696 80 |

Disbursements.

| | |
|--|-------------|
| Interest or profits on inst. stock withdrawn | \$4,917 03 |
| Credited to contingent fund | 477 84 |
| Total expenses | 983 15 |
| Advance interest | 5 67 |
| Delinquent interest for '98 paid in '99 | 114 80 |
| Undivided profits | 9,198 31 |
| | <hr/> |
| | \$15,696 80 |

RECORD OF SHARES.

| | <i>Installment.</i> |
|--|---------------------|
| Number of shares in force at beginning of year | 4,274 |
| Number of shares issued during term | 80 |
| Number of shares retired and withdrawn | 1,107 |
| Present total number of shares in force | 3,247 |
| Number of shares pledged for loans | 935 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|--------------------------------|----------|
| F. L. Allcott, Secretary | \$900 00 |
|--------------------------------|----------|

OFFICERS BONDED.

| | |
|-----------------|-------------|
| Secretary | \$10,000 00 |
|-----------------|-------------|

WISCONSIN NATIONAL LOAN & BUILDING
ASSOCIATION,

Milwaukee, Wisconsin.

Incorporated April 16, 1895. Authorized capital, \$5,000,000

Statement December 31, 1899.

FREDERICK KRAUS, President Milwaukee, Wis.
WM. H. DODSWORTH, Treasurer Milwaukee, Wis.
ZENO M. HOST, Secretary Milwaukee, Wis.
LAWRENCE W. HALSEY, Attorney Milwaukee, Wis.

DIRECTORS.

FREDERICK KRAUS, FRANK BARRY, DAVID W. HOWIE,
ZENO M. HOST, WM. H. DODSWORTH, LAWRENCE W. HALSEY.

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate | \$61,900 00 |
| Loans on stock security | 2,255 44 |
| Real estate | 3,748 36 |
| Furniture and fixtures | 324 27 |
| Due for insurance and taxes paid for borrowers | 126 14 |
| Interest due | 485 77 |
| Discount not earned | 210 22 |
| Fines due | 243 20 |
| Rent due | 30 00 |
| Judgments of foreclosure | 4,811 48 |
| Cash on hand and in bank | 2,263 44 |
| | <hr/> |
| | \$76,398 92 |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$53,533 75 |
| Full paid stock in force | 12,750 00 |
| Fund for contingent losses | 391 43 |
| Deposits and interest due | 243 91 |
| Incomplete loans | 1,485 79 |
| Advance interest | 8 70 |
| Solicitor's fees and costs | 266 52 |
| Salary due | 5 00 |
| Undivided profits | 7,713 82 |
| | <hr/> |
| | \$76,398 92 |

*Report for year ending December 31, 1899.**Receipts.*

| | |
|---|-------------|
| Cash on hand at close of last year | \$2,545 25 |
| Dues on installment stock | 23,516 50 |
| Full paid stock | 7,530 00 |
| Mortgage loans repaid | 18,900 00 |
| Stock loans repaid | 3,218 00 |
| Borrowed money | 5,000 00 |
| Insurance and taxes refunded by borrowers | 123 53 |
| Rents | 84 00 |
| Membership fees | 1,107 00 |
| Fees, other than membership | 64 00 |
| Interest | 5,955 37 |
| Fines | 8 781 |
| Deposits | 50 00 |
| On account judgments | 33 50 |
| | <hr/> |
| | \$68,214 96 |

DISBURSEMENTS.

| | |
|---|-------------|
| Loans on mortgage security | \$19,327 67 |
| Loans on stock security | 3,675 94 |
| Installment stock withdrawn | 17,040 00 |
| Full paid stock withdrawn and retired | 7,830 00 |
| Deposits | 1,222 13 |
| Borrowed money repaid | 10,000 00 |
| Real estate acquired and repairs | 468 53 |
| Insurance and taxes paid for borrowers | 212 17 |
| Interest paid on installment stock withdrawn..... | 1,276 04 |
| Interest paid on full paid stock withdrawn or retired | 876 17 |
| Interest paid on borrowed money and deposits | 177 70 |
| Interest paid on advance stock payments..... | 165 14 |
| Salaries paid | 1,265 00 |
| Insurance on association property | 12 00 |
| Commissions paid | 689 75 |
| Other expenses | 910 90 |
| Solicitor's fees and costs | 802 38 |
| Cash on hand | 2,263 44 |
| | <hr/> |
| | \$68,214 96 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-----------------------|-------------|
| Membership fees | \$8,310 00 |
| Fees | 333 00 |
| Interest | 18,517 01 |
| Fines | 607 60 |
| | <hr/> |
| | \$27,767 61 |

Disbursements.

| | |
|--|-------------|
| Interest on inst. stock withdrawn, int. or profits on F. P. stk. withdrawn and retired, and interest paid on borrowed money..... | \$6,062 97 |
| Credited to contingent fund | 391 43 |
| Total expenses | 14,034 35 |
| Balance | 7,278 86 |
| | <hr/> |
| | \$27,767 61 |
| | <hr/> |

RECORD OF SHARES.

| | <i>Installment.</i> | <i>Full paid.</i> |
|---|---------------------|-------------------|
| Number of shares in force at beginning of year..... | 3,776 | 145 |
| Number of shares issued during term | 1,084 | 78 |
| Number of shares withdrawn | 1,313 | 87 |
| Present total number of shares in force..... | 3,547 | 136 |
| Number of shares pledged for loans | 619 | |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|---|----------|
| Zeno M. Host, Secretary, per annum | \$720 00 |
| Andrew J. Host, Bookkeeper, per annum | 420 00 |
| Directors each per meeting | 5 00 |
| Auditing committee each evening session | 2 00 |

OFFICERS BONDED.

| | |
|-----------------|------------|
| Treasurer | \$5,000 00 |
| Secretary | 3,500 00 |

TWIN CITY BUILDING, LOAN & SAVINGS ASSOCIATION,

Neenah, Wisconsin.

Incorporated Dec. 1, 1893.

Authorized capital, \$1,000,000

Statement December 31, 1899.

| | |
|--------------------------------------|--------------|
| H. E. COATS, President | Neenah, Wis. |
| S. B. MORGAN, Treasurer | Neenah, Wis. |
| MERRITT L. CAMPBELL, Secretary | Neenah, Wis. |
| WESLEY MOTT, Attorney | Neenah, Wis. |

DIRECTORS.

| | | |
|-----------------|-----------------|--------------|
| E. L. ADERHOLD, | M. L. CAMPBELL, | JOHN RUPP, |
| H. C. KRUEGER, | GEO. DEWOLF, | S. D. BAIRD, |
| E. JANDREY, | H. E. COATES, | W. G. BROWN, |
| T. B. BLAIR, | GUSTAV KALFAHS, | |

RESOURCES.

| | |
|---|-------------|
| Loans on mortgage security on real estate | \$14,050 00 |
| Loans on stock or pass-book security | 430 00 |
| Due for insurance paid for borrowers | 12 75 |
| Fines due | 17 75 |
| Loan to expense fund | 190 00 |
| Savings deposit | 113 02 |
| Cash on hand and in bank | 562 74 |
| | <hr/> |
| | \$15,376 26 |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$10,953 70 |
| Full paid stock in force | 600 00 |
| Fund for contingent losses | 113 02 |
| Borrowed money | 800 00 |
| Advance payments | 19 55 |
| Profits apportioned | 2,775 43 |
| Contingent expense fund | 8 33 |
| Undivided profits | 106 23 |
| | <hr/> |
| | \$15,376 26 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|------------|
| Cash on hand Dec. 9, 1898 | \$134 62 |
| Dues on installment stock | 3,211 35 |
| Mortgage loans repaid | 1,000 00 |
| Stock or pass-book loans repaid | 115 00 |
| Borrowed money | 800 00 |
| Advance payments on stock | 19 55 |
| Insurance and taxes refunded by borrowers | 75 |
| Pass-book and membership fees | 53 25 |
| Fees, other than membership | 5 55 |
| Interest | 801 39 |
| Premiums | 566 11 |
| Fines | 6 35 |
| | <hr/> |
| | \$6,713 92 |

DISBURSEMENTS.

| | |
|--|------------|
| Loans on mortgage security | \$3,800 00 |
| Loans on stock or pass-book security | 115 00 |
| Installment stock withdrawn | 552 40 |
| Full paid stock withdrawn, or retired | 1,200 00 |
| Interest, or profits, paid on installment stock withdrawn | 134 48 |
| Interest, or profits, paid on full paid stock withdrawn or retired | 45 14 |
| Interest paid on borrowed money | 10 00 |
| Salaries paid | 150 00 |
| Commissions paid | 20 50 |
| Other expenses | 9 00 |
| Contingent fund | 51 66 |
| Interest on paid up stock in force | 63 00 |
| Cash on hand | 562 74 |
| | <hr/> |
| | \$6,713 92 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|------------|
| Pass-book and membership fees | \$32 75 |
| Fees, other than above | 7 05 |
| Interest | 801 39 |
| Premiums | 566 11 |
| Fines | 26 11 |
| Cash expense fund | 3 72 |
| Profits unapportioned | 5 45 |
| Profits reapportioned | 21 78 |
| | <hr/> |
| | \$1,464 36 |

Disbursements.

| | |
|---|-------------------|
| Interest on Inst. stock withdrawn | \$3 47 |
| Interest on F. P. stock in force | 63 00 |
| Interest on F. P. stock withdrawn | 45 14 |
| Interest paid on borrowed money | 10 00 |
| Credited to contingent fund | 51 66 |
| Total expenses | 9 00 |
| Other items, viz.: Salaries | 150 00 |
| Profits apportioned during year | 1,017 53 |
| Profits unapportioned | 106 23 |
| Cash expense fund | 8 33 |
| | <hr/> |
| | \$1,464 36 |

RECORD OF SHARES.

| | <i>Installment.</i> | <i>Full paid.</i> |
|--|---------------------|-------------------|
| Number of shares in force at beginning of year | 447 | 18 |
| Number of shares issued during term | 52 | |
| Number of shares retired and withdrawn..... | 9 | 12 |
| Present total number of shares in force..... | 490 | 6 |
| Number of shares pledged for loans..... | 213 | |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|---------------------------------|----------|
| M. L. Campbell, Secretary | \$150 00 |
|---------------------------------|----------|

OFFICERS BONDED.

| | |
|----------------------------|------------|
| President | \$1,000 00 |
| Vice President | 1,000 00 |
| Secretary | 3,000 00 |
| Treasurer | 5,000 00 |
| Attorney | 1,000 00 |
| Collector at Menasha | 500 00 |

OSHKOSH MUTUAL LOAN & BUILDING SOCIETY,

Oshkosh, Wisconsin.

Incorporated March 13, 1886. Authorized capital, \$500,000

Statement December 31, 1899.

| | |
|--------------------------------|---------------|
| E. E. STEVENS, President | Oshkosh, Wis. |
| THOS. DALY, Treasurer | Oshkosh, Wis. |
| A. E. CHASE, Secretary | Oshkosh, Wis. |
| GEO. HILTON, Attorney | Oshkosh, Wis. |

DIRECTORS.

| | | |
|------------------|----------------|--------------------|
| EDWARD H. SMITH, | J. H. JENKINS, | BENJAMIN DOUGHTY, |
| E. E. STEVENS, | GEORGE HILTON, | W. H. ENGLEBRIGHT, |
| P. L. MARDEN, | JOHN GEIGER, | W. F. GRUENEWALD. |

RESOURCES.

| | |
|---|-------------|
| Loans on mortgage security on real estate | \$47,780 00 |
| Loans on stock or pass-book security | 1,605 00 |
| Real estate | 4,677 96 |
| Furniture and fixtures | 120 00 |
| Due for stock assessments | 180 00 |
| Interest due | 115 01 |
| Premiums and fees due | 22 73 |
| Fines due | 26 40 |
| Cash on hand and in bank | 687 98 |

 \$55,215 08
LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$50,024 68 |
| Borrowed money | 4,189 45 |
| Incomplete loans | 1,050 00 |
| Undivided profits | 95 |

 \$55,215 08

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|--------------------|
| Cash on hand at close of last year..... | \$7,963 54 |
| Dues on installment stock | 13,825 00 |
| Mortgage loans repaid | 43,660 00 |
| Stock or pass-book loans repaid | 8,370 00 |
| Borrowed money | 4,139 45 |
| Insurance and taxes refunded by borrowers | 100 41 |
| Real estate sales | 1,098 37 |
| Rents | 144 00 |
| Pass-book and membership fees | 15 75 |
| Fees, other than membership | 199 25 |
| Interest | 2,819 09 |
| Premiums | 450 94 |
| Fines | 83 55 |
| | <hr/> |
| | \$82,869 35 |

DISBURSEMENTS.

| | |
|--|--------------------|
| Loans on mortgage security | \$31,235 00 |
| Loans on stock or pass-book security | 5,355 00 |
| Installment stock withdrawn | 15,611 00 |
| Installment stock retired | 13,945 00 |
| Matured stock retired | 3,404 00 |
| Real estate acquired | 1,284 64 |
| Taxes paid for borrowers | 33 35 |
| Interest, or profits, paid on installment stock withdrawn..... | 2,734 19 |
| Interest, or profits, paid on installment stock retired..... | 5,664 46 |
| Interest, or profits, paid on matured stock retired..... | 1,598 53 |
| Salaries paid | 710 00 |
| Taxes on association property | 49 57 |
| Insurance on association property | 22 50 |
| Other expenses | 363 11 |
| Other items, viz.: Imp. and repairs | 171 02 |
| Cash on hand | 687 98 |
| | <hr/> |
| | \$82,869 35 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|--------------------|
| Pass-book and membership fees | \$15 75 |
| Fees, other than above | 199 25 |
| Interest | 2,819 09 |
| Premium | 450 94 |
| Fines | 83 55 |
| Rents | 144 00 |
| Balance on hand Dec. 31, 1898..... | 15,160 29 |
| | <hr/> |
| | \$18,872 87 |

Disbursements.

| | |
|--|--------------------|
| Interest or profits on inst. stock withdrawn..... | \$2,734 19 |
| Interest or profits on inst. stock retired | 5,664 45 |
| Interest or profits on matured stock retired | 1,598 53 |
| Improvements or repairs on real estate | 171 02 |
| Total expenses | 1,073 11 |
| Other items, viz.: Insurance | 22 50 |
| Taxes | 49 57 |
| Profit and loss | 7,559 49 |
| | <hr/> |
| | <u>\$18,872 87</u> |

RECORD OF SHARES.

| | |
|---|---------------------|
| | <i>Installment.</i> |
| Number of shares in force at beginning of year..... | 1,203 |
| Number of shares issued during term | 346 |
| Number of shares retired and withdrawn | 510 |
| Present total number of shares in force..... | 1,039 |
| Number of shares pledged for loans, 299. | |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|----------------------------|----------|
| A. E. Shaw, secretary..... | \$800 00 |
|----------------------------|----------|

OFFICERS BONDED.

| | |
|-----------------|-------------|
| Secretary | \$10,000 00 |
| Treasurer | 10,000 00 |

PEOPLES BUILDING & LOAN ASSOCIATION,

Oshkosh, Wisconsin.

Incorporated July 22, 1891. Authorized capital, \$5,000,000

Statement December 31, 1899.

| | |
|---------------------------------|---------------|
| WM WAKEMAN, President..... | Oshkosh, Wis. |
| C. H. KRIPPENE, Treasurer | Oshkosh, Wis. |
| F. J. BARBER, Secretary..... | Oshkosh, Wis. |
| J. W. HUME, Attorney | Oshkosh, Wis. |

DIRECTORS.

| | | |
|------------------|-----------------|------------------|
| WM. WAKEMAN, | G. H. GILE, | W. P. WARWICK, |
| H. B. BIRLEY, | J. R. EVANS, | J. A. FROELICH, |
| D. C. BUCKSTAFF, | C. R. BOARDMAN, | GEO. N. HOAGLIN, |
| W. H. HAY, | J. M. ROLLINS, | ERNST SARAU, |
| F. J. BARBER, | W. H. BAKER, | E. S. RICHMOND. |

RESOURCES.

| | |
|---|---------------------|
| Loans on mortgage security on real estate | \$110,672 00 |
| Loans on stock or pass-book security | 1,810 00 |
| Real estate | 5,281 80 |
| Due for stock assessments..... | 1,893 25 |
| Interest due | 1,347 80 |
| Premiums and fees due | 675 15 |
| Fines due | 206 20 |
| Cash on hand and in bank | 7,279 89 |
| Total | <u>\$129,166 09</u> |

LIABILITIES.

| | |
|--|---------------------|
| Installment stock in force | \$93,228 23 |
| Full paid stock in force | 19,000 00 |
| Fund for contingent losses..... | 804 43 |
| Deposits | 13,214 62 |
| Advance payments | 33 69 |
| Accrued interest full paid stock class "C" | 415 87 |
| Surplus | 1,813 28 |
| Undivided profits | 655 87 |
| Total | <u>\$129,166 09</u> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|--|--------------------|
| Cash on hand at close of last year | \$3,957 49 |
| Dues on installment stock | 22,173 56 |
| Full paid stock | 900 00 |
| Mortgage loans repaid | 27,791 60 |
| Stock or pass-book loans repaid | 2,230 00 |
| Advance payments on stock | 33 69 |
| Pass-book and membership fees | 56 80 |
| Fees, other than membership | 58 65 |
| Interest | 6,796 86 |
| Premiums | 3,177 29 |
| Fines | 153 10 |
| Total | \$67,329 04 |

DISBURSEMENTS.

| | |
|--|--------------------|
| Loans on mortgage security | \$16,350 00 |
| Loans on stock or pass-book security | 1,430 00 |
| Installment stock withdrawn | 8,542 38 |
| Installment stock retired | 12,802 38 |
| Full paid stock withdrawn, or retired | 3,500 00 |
| Real estate acquired | 3,334 00 |
| Interest, or profits, paid on installment stock withdrawn | 899 69 |
| Interest, or profits, paid on installment stock retired | 5,585 75 |
| Interest, or profits, paid on full paid stock withdrawn or retired | 47 00 |
| Salaries paid | 882 00 |
| Taxes on association property | 208 56 |
| Insurance on association property | 132 85 |
| Other expenses | 845 26 |
| Other items, viz., Interest on full paid in force | 1,109 25 |
| Prepaid stock withdrawn or retired | 3,480 00 |
| Interest or profits on prepaid stock withdrawn or retired | 746 83 |
| Real estate | 153 20 |
| Cash on hand | 7,279 89 |
| Total | \$67,329 04 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|--|--------------------|
| Pass-book and membership fees | \$56 80 |
| Fees, other than above | 58 65 |
| Interest | 6,796 86 |
| Premium | 3,177 29 |
| Fines | 153 10 |
| Installments general fund portion | 1,480 48 |
| Undivided profits at close, 1898 | 183 14 |
| Profits on withdrawals installment stock | 1,517 31 |
| Total | \$13,423 63 |

Disbursements.

| | |
|---|--------------------|
| Interest or profits on inst. stock withdrawn..... | \$899 69 |
| Interest or profits on inst. stock retired | 247 96 |
| Int. or profits on F. P. stk. withdrawn or retired..... | 47 00 |
| Real estate | 153 20 |
| Credit to contingent fund | 410 06 |
| Total expenses | 2,567 21 |
| Profits apportioned to "A" stock..... | 6,155 47 |
| Profits apportioned to prepaid stock | 979 99 |
| Undivided profits | 655 87 |
| Interest on full paid stock in force..... | 1,109 26 |
| Interest on prepaid stock retired | 197 93 |
| Total | <u>\$13,423 63</u> |

RECORD OF SHARES.

| | <i>Installment.</i> | <i>Full paid.</i> | <i>Prepaid.</i> |
|--|---------------------|-------------------|-----------------|
| Number of shares in force at beginning of year.. | 2,957 | 216 | |
| Number of shares issued during term..... | 477 | 9 | |
| Number of shares retired and withdrawn..... | 687 | 35 | |
| Present total number of shares..... | 2,747 | 190 | 182 |
| Number of shares pledged for loans, 1,346. | | | |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|--------------------------------|----------|
| F. J. Barber, secretary..... | \$900 00 |
| C. H. Krippene, treasurer..... | 25 00 |

OFFICERS BONDED.

| | |
|------------------------------|------------|
| F. J. Barber, secretary..... | \$7,500 00 |
|------------------------------|------------|

HOME MUTUAL BUILDING-LOAN ASSOCIATION,

Racine, Wisconsin.

Incorporated May 1, 1894. Authorized capital, \$2,000,000

Statement December 31, 1899.

MICHAEL HIGGINS, President Racine, Wis.
 C. R. CARPENTER, Treasurer Racine, Wis.
 ANDREW DIETRICH, Secretary Racine, Wis.
 JOHN B. SIMMONS, Attorney Racine, Wis.

DIRECTORS.

MICHAEL HIGGINS, PETER B. NELSON, WILLIAM VAN ARSDALE,
 MARTIN L. SMITH, CHARLES A. ARMSTRONG, H. F. JOHNSON,
 THOMAS POWERS, B. HINRICH, ANDREW SIMONSON,
 JOSIAH HOCKING, ANDREW DIETRICH.

RESOURCES.

| | |
|--|---------------------|
| Loans on mortgage security on real estate..... | \$108,125 00 |
| Loans on stock or pass-book security | 3,365 00 |
| Furniture and fixtures..... | 25 00 |
| Interest due | 148 25 |
| Premiums and fees due | 103 13 |
| Fines due | 47 71 |
| Cash on hand and in bank | 199 93 |
| Total | \$112,014 02 |

LIABILITIES.

| | |
|---|---------------------|
| Installment stock in force | \$77,317 70 |
| Full paid stock in force..... | 7,025 00 |
| Fund for contingent losses | 52 65 |
| Borrowed money | 1,300 00 |
| Incomplete loans | 3,049 00 |
| Advance payments | 59 15 |
| Net profit apportioned | 21,176 91 |
| Accrued interest | 81 89 |
| Recording, attorney and appraisal fees..... | 18 75 |
| Undivided profits | 1,932 97 |
| Total | \$112,014 02 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|--------------------|
| Cash on hand at close of last year | \$4,315 28 |
| Dues on installment stock | 23,702 95 |
| Full paid stock | 1,400 00 |
| Mortgage loans repaid | 7,800 00 |
| Stock or pass-book loans repaid | 575 00 |
| Borrowed money | 10,600 00 |
| Advance payments on stock | 33 75 |
| Pass-book and membership fees | 214 00 |
| Fees, other than membership | 47 35 |
| Interest | 6,257 45 |
| Premiums | 4,386 68 |
| Fines | 108 48 |
| Other receipts, viz., recording fees..... | 3 00 |
| Attorney fees | 9 00 |
| Appraisal fees | 6 75 |
| Loans not completed | 3,049 00 |
| Total | \$62,508 69 |

DISBURSEMENTS.

| | |
|--|--------------------|
| Loans on mortgage security | \$21,900 00 |
| Loans on stock or pass-book security | 1,890 00 |
| Installment stock withdrawn | 5,842 90 |
| Full paid stock withdrawn, or retired | 18,865 00 |
| Borrowed money repaid | 9,300 00 |
| Interest, or profits, paid on installment stock withdrawn..... | 1,615 83 |
| Interest, or profits, paid on full paid stock withdrawn or retired.... | 1,062 92 |
| Interest paid on borrowed money..... | 52 87 |
| Salaries paid | 780 00 |
| Commissions paid | 119 60 |
| Other expenses | 57 25 |
| Attorney fees | 9 00 |
| Appraisal fees | 6 75 |
| Loans not completed | 806 64 |
| Cash on hand | 199 93 |
| Total | \$62,508 69 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|------------------------------------|--------------------|
| Pass-book and membership fees..... | \$1,470 20 |
| Fees, other than above | 272 30 |
| Interest | 21,543 92 |
| Premium | 15,081 40 |
| Fines | 335 23 |
| Books and fixtures | 25 00 |
| Interest due | 148 25 |
| Premiums due | 103 13 |
| Fines due | 47 71 |
| Total | \$39,027 14 |

Disbursements.

| | |
|---|--------------------|
| Interest or profits on inst. stock withdrawn | \$2,674 36 |
| Int. or profits on F. P. stk. withdrawn or retired..... | 7,810 11 |
| Interest paid on borrowed money | 829 74 |
| Credited to contingent fund | 52 65 |
| Total expenses | 4,468 51 |
| Interest accrued | 81 89 |
| Net profit apportioned | 21,176 91 |
| Undivided profit | 1,932 97 |
| Total | <u>\$39,027 14</u> |

RECORD OF SHARES.

| | <i>Installment.</i> | <i>Full Paid.</i> |
|--|---------------------|-------------------|
| Number of shares in force at beginning of year | 4,147 | 244 9-10 |
| Number of shares issued during term..... | 376 | 14 |
| Number of shares retired and withdrawn..... | 209 | 188 65-100 |
| Present total number of shares in force | 4,314 | 70 1-4 |
| Number of shares pledged for loans, 1,396. | | |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|----------------------------------|----------|
| Andrew Dietrich, secretary | \$780 00 |
|----------------------------------|----------|

OFFICERS BONDED.

| | |
|---------------------|------------|
| President | \$2,000 00 |
| Vice President.. .. | 1,000 00 |
| Treasurer | 10,000 00 |
| Secretary | 10,000 00 |
| Attorney | 1,000 00 |

RACINE BUILDING & LOAN ASSOCIATION,

Racine, Wisconsin.

Incorporated March 10, 1891. Authorized capital, \$1,000,000

Statement December 31, 1899.

| | |
|----------------------------------|--------------|
| SANDS M. HART, President..... | Racine, Wis. |
| WILBUR H. DEAN, Treasurer..... | Racine, Wis. |
| W. C. PALMER, Secretary | Racine, Wis. |
| PALMER & GITTINGS, Attorney..... | Racine, Wis. |

DIRECTORS.

| | | |
|------------------|----------------|-----------------|
| SANDS M. HART, | E. B. BELDEN, | DAVID G. JAMES, |
| L. W. PHILBROOK, | M. J. HERMANS, | H. J. SMITH, |
| DAVID ROWLANDS, | P. H. KORST, | GEO. H. CURTIS. |

RESOURCES.

| | |
|---|---------------------|
| Loans on mortgage security on real estate | \$153,342 00 |
| Loans on stock or pass-book security | 21,953 37 |
| Loans on other security | 1,430 00 |
| Due for ins. and taxes paid for borrowers..... | 370 49 |
| Interest due | 1,110 64 |
| Premiums and fees due | 555 38 |
| Fines due | 63 82 |
| Total | <u>\$178,825 70</u> |

LIABILITIES.

| | |
|-------------------------------------|---------------------|
| Installment stock in force | \$119,069 19 |
| Fund for contingent losses | 752 37 |
| Borrowed money, due treasurer | 2,378 56 |
| Incomplete loans | 4,721 60 |
| Advance payments | 356 37 |
| Undivided profits | 51,547 61 |
| Total | <u>\$178,825 70</u> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|--|--------------------|
| Cash on hand at close of last year | \$5,471 36 |
| Dues on installment stock | 29,341 81 |
| Mortgage loans repaid | 16,185 00 |
| Stock or pass-book loans repaid | 3,279 95 |
| Borrowed money, due treasurer | 2,378 56 |
| Ins. and taxes refunded by borrowers | 234 76 |
| Real estate sales | 700 00 |
| Rents | 11 00 |
| Pass-book and membership fees | 191 75 |
| Fees, other than membership | 87 00 |
| Interest | 11,220 52 |
| Premiums | 5,526 54 |
| Fines | 136 21 |
| Due on incompleted loans | 4,721 60 |
| Loans on other securities repaid | 1,770 00 |
| Total | \$81,256 06 |

DISBURSEMENTS.

| | |
|---|--------------------|
| Loans on mortgage security | \$28,200 00 |
| Loans on stock or pass-book security | 9,711 75 |
| Installment stock withdrawn | 2,785 00 |
| Installment stock retired | 27,388 00 |
| Taxes paid for borrowers | 82 65 |
| Interest, or profits, paid on installment stock withdrawn | 369 49 |
| Interest, or profits, paid on installment stock retired | 10,997 93 |
| Salaries paid | 720 00 |
| Other expenses | 151 24 |
| Loans completed made prior to last report | 800 00 |
| Loss on sale of real estate charged to rent account | 50 00 |
| Total | \$81,256 06 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|--------------------|
| Pass-book and membership fees | \$3,602 26 |
| Fees, other than above | 1,110 58 |
| Interest | 52,156 58 |
| Premiums | 25,829 32 |
| Fines | 2,383 25 |
| Rents | 558 84 |
| Total | \$85,640 83 |

Disbursements.

| | |
|---|--------------------|
| Interest or profits on inst. stock withdrawn..... | \$2,282 40 |
| Interest or profits on inst. stock retired..... | 24,144 32 |
| Interest paid on borrowed money | 122 82 |
| Credited to contingent fund | 752 37 |
| Total expenses | 6,131 57 |
| Interest on advanced payments | 303 37 |
| Advance payments | 356 37 |
| Undivided profits | 51,547 61 |
| Total | <u>\$85,640 83</u> |

RECORD OF SHARES.

| | |
|---|---------------------|
| | <i>Installment.</i> |
| Number of shares in force at beginning of year..... | 4,877 $\frac{1}{4}$ |
| Number of shares issued during term | 789 $\frac{1}{4}$ |
| Number of shares retired and withdrawn | 785 |
| Present total number of shares in force | 4,881 $\frac{1}{4}$ |
| Number of shares pledged for loans, 2,348 $\frac{1}{4}$. | |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|----------------------------------|----------|
| Walter C. Palmer, secretary..... | \$720 00 |
|----------------------------------|----------|

OFFICERS BONDED.

| | |
|-----------------------------------|------------|
| Wilbur H. Deßn, treasurer | \$8,000 00 |
| Walter C. Palmer, secretary | 5,000 00 |

SHEBOYGAN MUTUAL SAVINGS, LOAN & BUILDING ASSOCIATION,

Sheboygan, Wisconsin.

Incorporated April 23, 1885. Authorized capital, \$2,500,000

Statement December 31, 1899.

THOS. M. BLACKSTOCK, President.....Sheboygan, Wis.
HENRY PRESTON, TreasurerSheboygan, Wis.
W. C. ROENITZ, SecretarySheboygan, Wis.
FRANCIS WILLIAMS, AttorneySheboygan, Wis.

DIRECTORS.

T. M. BLACKSTOCK, W. BRAASCH, D. W. GUNTHER,
H. BOYLE, HENRY W. TRESTE, C. LADENBERGER,
THOS McNEILL, J. M. BALZER, H. SCHULE, JR.,
P. WILKE, C. ACKERMANN, C. H. ROENITZ.

RESOURCES.

| | |
|---|---------------------|
| Loans on mortgage security on real estate | \$130,175 00 |
| Loans on stock or pass-book security | 9,500 00 |
| Real estate | 6,689 40 |
| Furniture and fixtures | 102 00 |
| Due for stock assessments | 1,317 80 |
| Due for ins. and taxes paid for borrowers..... | 92 19 |
| Interest due | 1,078 87 |
| Premiums and fees due | 309 58 |
| Fines due | 112 00 |
| Cash on hand and in bank | 4,049 26 |
| Total | \$153,426 10 |

LIABILITIES.

| | |
|----------------------------------|---------------------|
| Installment stock in force | \$147,368 46 |
| Fund for contingent losses..... | 249 82 |
| Advance payments | 2 00 |
| Undivided profits | 5,805 82 |
| Total | \$153,426 10 |

*Report for eight months ending December 31, 1899.***RECEIPTS.**

| | |
|--|--------------------|
| Cash on hand April 26, 1899..... | \$12,387 38 |
| Dues on installment stock | 22,187 00 |
| Mortgage loans repaid | 3,600 00 |
| Stock or pass-book loans repaid | 600 00 |
| Ins. and taxes refunded by borrowers | 55 87 |
| Real estate sales | 955 15 |
| Rents | 119 00 |
| Interest | 4,814 18 |
| Premiums | 1,141 14 |
| Fines and fees | 248 40 |
| Margin on withdrawn shares..... | 21 90 |
| Total | \$46,130 02 |

DISBURSEMENTS.

| | |
|--|--------------------|
| Loans on mortgage security | \$13,050 00 |
| Loans on stock or pass-book security | 3,360 00 |
| Installment stock withdrawn | 1,372 03 |
| Installment stock retired | 21,522 47 |
| Returned dues | 489 00 |
| Real estate acquired | 1,381 53 |
| Interest, or profits, paid on installment stock withdrawn, margin on withdrawn | 8 07 |
| Salaries paid | 280 00 |
| Taxes on association property | 52 35 |
| Insurance on association property | 10 40 |
| Other expenses | 147 76 |
| Iron safe | 102 00 |
| Contingent fund | 305 15 |
| Cash on hand | 4,049 26 |
| Total | \$46,130 02 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|--------------------|-------------------|
| Interest | \$4,814 18 |
| Premium | 1,141 14 |
| Fines | 248 40 |
| Rents | 119 00 |
| Total | \$6,322 72 |

Disbursements.

| | |
|--|-------------------|
| Interest or profits on inst. stock retired | \$26 39 |
| Total expenses | 490 51 |
| Gain to shareholders, 8 months | 5,805 82 |
| Total | \$6,322 72 |

RECORD OF SHARES.

| | <i>Installment.</i> |
|---|---------------------|
| Number of shares in force at beginning of year..... | 2,205 ½ |
| Number of shares issued during term..... | 692 |
| Number of shares retired and withdrawn | 230 |
| Present total number of shares in force..... | 2,667 ½ |
| Number of shares pledged for loans, 908 ½. | |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|--|----------|
| W. C. Roenitz, secretary, per annum..... | \$480 00 |
|--|----------|

OFFICERS BONDED.

| | |
|-----------------|-------------|
| Secretary | \$20,000 00 |
|-----------------|-------------|

SOUTH MILWAUKEE MUTUAL LOAN & BUILDING ASSOCIATION,

South Milwaukee, Wisconsin.

Incorporated Jan. 14, 1892. Authorized capital, \$1,000,000

Statement December 31, 1899.

| | |
|--------------------------------|-----------------------|
| JOHN ZILG, President..... | South Milwaukee, Wis. |
| E. B. INGALLS, Treasurer | South Milwaukee, Wis. |
| JOHN B. GIVENS, Secretary..... | South Milwaukee, Wis. |
| JOS. G. DAVIES, Attorney..... | South Milwaukee, Wis. |

DIRECTORS.

| | | |
|----------------|------------------|---------------|
| L. A. McELROY, | BYRON E. WALTER, | A. D. BETHEL, |
| E. B. INGALLS, | A. J. SCHUBING, | J. F. WATT, |
| P. H. LOFTUS, | J. M. MILDMAN, | GEO. H. HOOK. |

RESOURCES.

| | |
|---|--------------------|
| Loans on mortgage security on real estate | \$24,814 80 |
| Loans on stock or pass-book security..... | 250 00 |
| Stationery and supplies | 43 02 |
| Interest due | 56 95 |
| Fines due | 4 60 |
| Cash on hand and in bank | 571 71 |
| Total | \$25,741 08 |

LIABILITIES.

| | |
|----------------------------------|--------------------|
| Installment stock in force | \$19,714 00 |
| Fund for contingent losses..... | 163 99 |
| Borrowed money | 2,600 00 |
| Advance payments | 35 00 |
| Undivided profits | 3,228 09 |
| Total | \$25,741 08 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|--|--------------------|
| Cash on hand at close of last year | \$2,479 62 |
| Dues on installment stock..... | 7,876 50 |
| Mortgage loans repaid | 2,032 90 |
| Stock or pass-book loans repaid..... | 305 00 |
| Borrowed money | 2,600 |
| Advance payments on stock | 35 00 |
| Pass-book and membership fees | 24 00 |
| Fees, other than membership | 25 |
| Interest | 1,702 04 |
| Premiums | 255 00 |
| Fines | 30 50 |
| Cash over January 18 | 1 00 |
| Unclaimed checks returned to treasury..... | 69 |
| Total | \$17,342 50 |

DISBURSEMENTS.

| | |
|--|--------------------|
| Loans on mortgage security | \$12,460 00 |
| Loans on stock or pass-book security | 555 00 |
| Installment stock withdrawn..... | 3,148 50 |
| Interest, or profits, paid on installment stock withdrawn..... | 185 90 |
| Interest paid on borrowed money..... | 30 00 |
| Salaries paid | 300 00 |
| Other expenses | 86 72 |
| Advance interest on repaid loan refunded..... | 4 67 |
| Cash on hand | 571 71 |
| Total | \$17,342 50 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|--|-------------------|
| Pass-book and membership fees | \$24 00 |
| Fees, other than above | 25 |
| Interest | 1,730 25 |
| Premiums | 147 73 |
| Fines | 22 40 |
| Cash over January 18th | 1 00 |
| Unclaimed checks returned to treasury..... | 69 |
| Total | \$1,926 32 |

Disbursements.

| | |
|---|-------------------|
| Interest or profits on inst. stock withdrawn..... | \$185 90 |
| Interest paid on borrowed money | 30 00 |
| Credited to contingent fund | 68 34 |
| Total expenses | 343 70 |
| Surplus or profit | 1,298 38 |
| Total | \$1,926 32 |

RECORD OF SHARES.

| | |
|---|-------|
| Number of shares in force at beginning of year..... | 639 |
| Number of shares issued during term..... | 182 ½ |
| Number of shares retired and withdrawn | 175 ½ |
| Present total number of shares in force | 646 |
| Number of shares pledged for loans, 218. | |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|--------------------------------|----------|
| John B. Givens, Secretary..... | \$375 00 |
|--------------------------------|----------|

OFFICERS BONDED.

| | |
|-----------------|------------|
| Secretary | \$2,500 00 |
| Treasurer | 2,500 00 |

STEVENS POINT SAVINGS & LOAN ASSOCIATION,

Stevens Point, Wisconsin.

Incorporated Aug. 30, 1896. Authorized capital, \$1,000,000

Statement December 31, 1899.

T. B. PRAY, President.....Stevens Point, Wis.
 F. A. SOUTHWICK, TreasurerStevens Point, Wis.
 F. A. ENGBERRY, SecretaryStevens Point, Wis.
 D. E. FROST, Attorney.....Stevens Point, Wis.

DIRECTORS.

F. B. PRAY, F. E. BOSWORTH, A. R. WEEK,
 F. A. SOUTHWICK, D. E. FROST, V. P. ATWELL,
 AUGUST GOERKE, E. D. GLENNON, F. A. ENGBERRY.

RESOURCES.

| | |
|---|-------------|
| Loans on mortgage security on real estate | \$26,507 36 |
| Loans on stock or pass-book security | 3,372 33 |
| Cash on hand and in bank | 3,023 66 |
| | <hr/> |
| | \$32,903 35 |

LIABILITIES.

| | |
|--|-------------|
| Installment stock in force | \$17,654 96 |
| Full paid stock in force | 11,700 00 |
| Fund for contingent losses | 228 72 |
| Borrowed money | 3,000 00 |
| Dividend current six months on paid up stock | 319 67 |
| | <hr/> |
| | \$32,903 35 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|--|-------------|
| Cash on hand at close of last year | \$1,258 16 |
| Dues on installment stock | 15,609 05 |
| Full paid stock | 3,700 00 |
| Mortgage loans repaid | 15,547 43 |
| Stock or pass-book loans repaid | 300 00 |
| Borrowed money | 4,000 00 |
| Pass-book and membership fees | 9 00 |
| Interest | 1,719 39 |
| Premiums | 659 04 |
| | <hr/> |
| | \$42,802 07 |

DISBURSEMENTS.

| | |
|---|-------------|
| Loans on mortgage security | \$10,975 55 |
| Loans on stock or pass-book security | 3,397 33 |
| Installment stock withdrawn | 16,763 49 |
| Full paid stock withdrawn, or retired | 6,500 00 |
| Borrowed money repaid | 1,000 00 |
| Dividends on paid up stock | 724 54 |
| Interest paid on borrowed money | 55 00 |
| Salaries paid | 260 00 |
| Other expenses | 102 50 |
| Cash on hand | 3,023 66 |
| | <hr/> |
| | \$42,802 07 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|------------|
| Pass-book and membership fees | \$9 00 |
| Interest | 1,755 31 |
| Premium | 659 04 |
| | <hr/> |
| | \$2,423 35 |

Disbursements.

| | |
|--|------------|
| Interest or profits on inst. stock | \$1,030 72 |
| Interest or profits on inst. stock borrowers | 87 60 |
| Interest or profits on F. P. stock..... | 698 58 |
| Interest paid on borrowed money | 55 00 |
| Credited to contingent fund | 28 12 |
| Total expenses | 382 50 |
| Supplies charged off | 69 98 |
| Reserve fund | 90 85 |
| | <hr/> |
| | \$2,423 35 |

RECORD OF SHARES.

| | <i>Installment.</i> | <i>Full paid.</i> |
|--|---------------------|-------------------|
| Number of shares in force at beginning of year | 1,114.10 | 145 |
| Number of shares issued during term | 360.755 | 37 |
| Number of shares retired and withdrawn | 233 | 65 |
| Present total number of shares in force | 1,241.855 | 117 |
| Number of shares pledged for loans | 412.105 | |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|---------------------------------|----------|
| F. A. Engberry, Secretary | \$260 00 |
|---------------------------------|----------|

OFFICERS BONDED.

| | |
|----------------------|------------|
| F. A. Engberry | \$2,500 00 |
|----------------------|------------|

WASHBURN LOAN & BUILDING ASSOCIATION,

Washburn, Wisconsin.

Incorporated June 16, 1890. Authorized capital, \$1,000,000

Statement December 31, 1899.

L. T. WALKER, President Washburn, Wis.
 F. H. HARTSHORN, Treasurer Washburn, Wis.
 L. N. CLAUSEN, Secretary Washburn, Wis.

DIRECTORS.

L. T. WALKER, F. H. HARTSHORN, L. N. CLAUSEN,
 JOHN HALLORAN, GEO. A. WHITE, Q. W. FROST,
 E. S. OWEN, D. M. MAXCY, B. UNGRODT,
 WM. O'NEIL, FRED T. YATES, D. W. CORNING.

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate | \$16,385 00 |
| Loans on other security | 2,500 00 |
| Real estate | 528 18 |
| Due for stock assessments | 126 30 |
| Due for insurance and taxes paid for borrowers | 57 42 |
| Interest due | 104 45 |
| Premiums and fees due | 157 24 |
| Fines due | 7 60 |
| Real estate under land contract | 1,227 50 |
| Due from members under foreclosure | 802 35 |
| Cash on hand and in bank | 1,964 35 |
| | <hr/> |
| | \$23,860 39 |
| | <hr/> |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$16,483 50 |
| Fund for contingent losses | 296 78 |
| Advance payments | 99 60 |
| Interest | 3 00 |
| Premiums | 4 08 |
| Undivided profits | 6,973 43 |
| | <hr/> |
| | \$23,860 39 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|--------------------|
| Cash on hand at close of last year | \$264 42 |
| Dues on installment stock | 6,085 20 |
| Mortgage loans repaid | 3,710 00 |
| Insurance and taxes refunded by borrowers | 47 05 |
| Real estate sales | 472 50 |
| Rents | 49 00 |
| Pass-book and membership fees | 76 40 |
| Fees, other than membership | 16 50 |
| Interest | 1,089 02 |
| Premiums | 1,649 04 |
| Fines | 145 67 |
| Other receipts | 50 00 |
| | <hr/> |
| | \$13,657 80 |

DISBURSEMENTS.

| | |
|---|--------------------|
| Loans on mortgage security | \$1,825 00 |
| Loans on other security | 2,500 00 |
| Installment stock withdrawn | 501 60 |
| Installment stock retired | 990 00 |
| Matured stock retired | 1,841 40 |
| Borrowed money repaid | 1,125 00 |
| Insurance paid for borrowers | 49 96 |
| Taxes paid for borrowers | 189 52 |
| Interest, or profits, paid on installment stock withdrawn | 45 31 |
| Interest, or profits, paid on installment stock retired | 760 20 |
| Interest, or profits, paid on matured stock retired | 1,458 60 |
| Interest paid on borrowed money | 61 10 |
| Salaries paid | 224 00 |
| Other expenses | 22 81 |
| Other items, viz.: Attorney's fees | 98 95 |
| Cash on hand | 1,964 35 |
| | <hr/> |
| | \$13,657 80 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|-------------------|
| Pass-book and membership fees | \$76 40 |
| Fees, other than above | 4 00 |
| Interest | 1,114 62 |
| Premium | 1,657 02 |
| Fines | 172 21 |
| Rents | 9 00 |
| | <hr/> |
| | \$3,033 25 |

Disbursements.

| | |
|--|------------|
| Interest or profits on inst. stock withdrawn | \$45 31 |
| Interest or profits on inst. stock retired | 760 20 |
| Interest or profits on matured stock retired | 1,458 60 |
| Interest paid on borrowed money | 61 10 |
| Credited to contingent fund | 140 42 |
| Total expenses | 245 35 |
| Other items, viz.: Desk | 30 00 |
| To loss and gain account | 292 27 |
| | <hr/> |
| | \$3,033 25 |

RECORD OF SHARES.

| | |
|--|---------------------|
| | <i>Installment.</i> |
| Number of shares in force at beginning of year | 1,522 |
| Number of shares issued during term | 382 |
| Number of shares retired and withdrawn | 215 |
| Present total number of shares in force | 1,689 |
| Number of shares pledged for loans | 331 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|----------------------------------|----------|
| L. N. Clausen, Secretary | \$200 00 |
| F. H. Hartshorn, Treasurer | 24 00 |

OFFICERS BONDED.

| | |
|-----------------|------------|
| Treasurer | \$8,065 50 |
| Secretary | 1,000 00 |

WAUKESHA MUTUAL LOAN & BUILDING ASSOCIATION,

Waukesha, Wisconsin.

Incorporated July 3, 1899.

Authorized capital, \$500,000

Statement December 31, 1899.

| | |
|----------------------------------|----------------|
| C. A. HAERTEL, President | Waukesha, Wis. |
| WALTER R. FRAME, Treasurer | Waukesha, Wis. |
| W. E. SWAN, Secretary | Waukesha, Wis. |
| C. W. NEWBURY, Attorney | Waukesha, Wis. |

DIRECTORS.

| | | |
|----------------|------------------|----------------|
| C. W. NEWBURY, | R. G. PAXTON, | W. E. SWAN, |
| JAMES O'BRIEN, | AUGUST JACOBSON, | AUGUST DIEMAN, |
| C. A. HAERTEL, | W. R. FRAME, | J. C. FOREST. |

RESOURCES.

| | |
|---|-------------|
| Loans on mortgage security on real estate | \$33,300 00 |
| Loans on stock or pass-book security | 200 00 |
| Stationery and supplies | 70 00 |
| Due for stock assessments | 114 00 |
| Interest due | 14 00 |
| Premiums and fees due | 4 95 |
| Cash on hand and in bank | 1,508 65 |
| | <hr/> |
| | \$35,211 60 |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$25,090 50 |
| Undivided profits | 10,121 10 |
| | <hr/> |
| | \$35,211 60 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|--|-------------|
| Cash on hand at close of last year | \$782 67 |
| Dues on installment stock | 5,176 50 |
| Mortgage loans repaid | 1,833 23 |
| Pass-book and membership fees | 20 75 |
| Interest | 1,920 00 |
| Premiums | 787 25 |
| | <hr/> |
| | \$10,520 40 |

DISBURSEMENTS.

| | |
|-----------------------------------|-------------|
| Loans on mortgage security | \$5,000 00 |
| Installment stock withdrawn | 3,845 05 |
| Salaries paid | 150 00 |
| Other expenses | 16 70 |
| Cash on hand | 1,508 65 |
| | <hr/> |
| | \$10,520 40 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|------------|
| Pass-book and membership fees | \$20 75 |
| Interest | 1,920 00 |
| Premium | 787 25 |
| | <hr/> |
| | \$2,728 00 |

Disbursements.

| | |
|--|------------|
| Interest or profits on inst. stock withdrawn | \$200 26 |
| Total expenses | 166 70 |
| Balance to profit fund | 2,361 04 |
| | <hr/> |
| | \$2,728 00 |

RECORD OF SHARES.

| | |
|--|---------------------|
| | <i>Installment.</i> |
| Number of shares in force at beginning of year | 839 |
| Number of shares issued during term | 82 |
| Number of shares retired and withdrawn | 104 |
| Present total number of shares in force | 817 |
| Number of shares pledged for loans | 335 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|-----------------------------|----------|
| W. E. Swan, Secretary | \$150 00 |
|-----------------------------|----------|

OFFICERS BONDED.

| | |
|-----------------|------------|
| Secretary | \$5,000 00 |
| Treasurer | 25,000 00 |

SUPERIOR HOME BUILDING & LOAN ASSOCIATION,

West Superior, Wisconsin.

Incorporated Aug. 2, 1890. Authorized capital, \$1,000,000

Statement December 31, 1899.

MAX ALBENBERG, President West Superior, Wis.
 MAX ALBENBERG, Treasurer West Superior, Wis.
 CHAN. SMITH, Secretary Duluth, Minn.
 C. M. WILSON, Attorney West Superior, Wis.

DIRECTORS.

MAX ALBENBERG, W. M. WASHAM, CHAN. SMITH,
 C. M. WILSON, A. R. BERG, WM. ROYCROFT.

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate | \$2,925 60 |
| Loans on stock or pass-book security | 243 00 |
| Loans on other security | 1,150 00 |
| Real estate | 21,275 00 |
| Due for insurance and taxes paid for borrowers | 41 87 |
| Interest due | 172 67 |
| Real estate contracts | 8,194 70 |
| Foreclosure expenses .. | 18 75 |
| Cash on hand and in bank | 88 75 |
| | <hr/> |
| | \$34,105 34 |
| | <hr/> |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$32,178 17 |
| Fund for contingent losses | 777 17 |
| Mortgages on real estate | 1,150 00 |
| | <hr/> |
| | \$34,105 34 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|------------|
| Cash on hand at close of last year | \$39 23 |
| Dues on installment stock | 164 75 |
| Mortgage loans repaid | 3,645 34 |
| Insurance and taxes refunded by borrowers | 10 00 |
| Real estate sales | 902 33 |
| Rents | 1,349 86 |
| Interest | 659 43 |
| Premiums | 50 85 |
| Fines | 1 41 |
| | <hr/> |
| | \$6,873 20 |

DISBURSEMENTS.

| | |
|---|------------|
| Installment stock withdrawn | \$3,806 40 |
| Real estate acquired | 1,073 39 |
| Insurance paid for borrowers | 10 00 |
| Interest paid on borrowed money | 80 50 |
| Interest paid on advance payments | 1 19 |
| Salaries paid | 420 00 |
| Taxes on association property | 275 92 |
| Insurance on association property | 72 27 |
| Commissions paid | 22 50 |
| Other expenses | 47 30 |
| Other items, viz.: Real estate imp. and repairs | 777 78 |
| Water tax | 14 60 |
| Advertising | 36 60 |
| Attorney's fees | 148 50 |
| Cash on hand | 83 75 |
| | <hr/> |
| | \$6,873 20 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|------------------------------------|------------|
| Interest | \$404 20 |
| Premium | 35 26 |
| Fines | 1 41 |
| Rents | 1,349 86 |
| Accrued interest | 172 67 |
| Acct. real estate valuations | 915 36 |
| | <hr/> |
| | \$2,878 76 |

Disbursements.

| | |
|--|------------|
| Interest paid on borrowed money | \$31 69 |
| Improvements or repairs on real estate | 327 78 |
| Credited to contingent fund | 1,431 10 |
| Total expenses, secretary's salary | 420 00 |
| Other items | 47 80 |
| Taxes and insurance | 362 79 |
| Attorney's fees and commission | 207 60 |
| | <hr/> |
| | \$2,878 76 |

RECORD OF SHARES.

| | <i>Installment.</i> |
|--|---------------------|
| Number of shares in force at beginning of year | 1,506 |
| Number of shares retired and withdrawn | 128 |
| Present total number of shares in force | 1,378 |
| Number of shares pledged for loans | 82 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|---|---------|
| Chan. Smith, Secretary, per month | \$35 00 |
|---|---------|

OFFICERS BONDED.

| | |
|-----------------|------------|
| Secretary | \$1,000 00 |
|-----------------|------------|

WEST SUPERIOR BUILDING & LOAN ASSOCIATION,

West Superior, Wisconsin.

Incorporated August, 1888.

Authorized capital, \$300,000

Statement December 31, 1899.

| | |
|--------------------------------|---------------------|
| JOHN McINTYRE, President | West Superior, Wis. |
| JOSEPH NEIL, Treasurer | West Superior, Wis. |
| A. J. WENTZEL, Secretary | West Superior, Wis. |
| VICTOR LINLEY, Attorney | West Superior, Wis. |

DIRECTORS.

| | | |
|-------------------|----------------|----------------|
| JOHN E. McCABE, | JOHN McINTYRE, | JOHN J. LIEBE, |
| ROBERT B. SLOATE, | VICTOR LINLEY, | JOSEPH NEIL, |
| | A. J. WENTZEL. | |

RESOURCES.

| | |
|--|-------------|
| Loans on mortgage security on real estate | \$5,400 00 |
| Loans on stock or pass-book security | 944 00 |
| Loans on other security, contract for deed | 400 00 |
| Real estate | 4,800 00 |
| Due for stock assessments | 909 00 |
| Cash on hand and in bank | 421 86 |
| | <hr/> |
| | \$12,874 86 |

LIABILITIES.

| | |
|----------------------------------|-------------|
| Installment stock in force | \$3,914 43 |
| Fund for contingent losses | 40 06 |
| Withdrawals payable | 3,814 28 |
| Undivided profits | 106 10 |
| | <hr/> |
| | \$12,874 86 |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|------------|
| Cash on hand at close of last year | \$823 40 |
| Dues on installment stock | 908 25 |
| Mortgage loans repaid | 3,218 64 |
| Stock or pass-book loans repaid | 100 00 |
| Real estate sales | 340 22 |
| Rents | 658 00 |
| Interest | 151 57 |
| Premiums | 63 25 |
| Contract for deed on sale of property | 195 00 |
| Profit and loss (sale of property) | 150 00 |
| | <hr/> |
| | \$6,498 33 |

DISBURSEMENTS.

| | |
|--|------------|
| Loans on mortgage security | \$1,000 00 |
| Loans on stock or pass-book security | 590 00 |
| Installment stock withdrawn | 2,756 82 |
| Real estate | 127 50 |
| Insurance paid for borrowers | 21 05 |
| Salaries paid | 350 00 |
| Taxes on association property | 89 90 |
| Insurance on association property | 42 70 |
| Other expenses | 34 25 |
| Attorney's fees | 1,011 25 |
| Real estate expenses | 63 00 |
| Cash on hand | 421 86 |
| | <hr/> |
| | \$6,498 33 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|-------------------------------------|------------|
| Interest | \$441 03 |
| Premium | 68 25 |
| Rents | 658 00 |
| Sales and advance in property | 792 61 |
| | <hr/> |
| | \$1,959 89 |

Disbursements.

| | |
|---|------------|
| Interest or profits on inst. stock added | \$125 42 |
| Interest or profits on inst. stock withdrawn | 18 43 |
| Improvements or repairs on real estate, insurances, taxes | 216 65 |
| Credited to contingent fund | 8 01 |
| Total expenses | 384 25 |
| Other items, viz.: Charged off in settlement of loans | 195 88 |
| Attorney's fee one case | 1,011 25 |
| | <hr/> |
| | \$1,959 89 |

RECORD OF SHARES.

| | <i>Installment.</i> |
|--|---------------------|
| Number of shares in force at beginning of year | 543 |
| Number of shares issued during term | 38 |
| Number of shares retired and withdrawn..... | 359 |
| Present total number of shares in force | 222 |
| Number of shares pledged for loans | 76 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|--------------------------------------|----------|
| A. J. Wentzel, Secretary | \$300 00 |
| Jos. Nell, Treasurer, annually | 1 00 |

OFFICERS BONDED.

| | |
|-----------------|------------|
| Secretary | \$2,000 00 |
| Treasurer | 2,000 00 |

WHITEWATER BUILDING & LOAN ASSOCIATION,

Whitewater, Wisconsin.

Incorporated April 20, 1887. Authorized capital, \$500,000

Statement December 31, 1899.

ALBERT SALISBURY, PresidentWhitewater, Wis.
 M. G. HALVERSON, TreasurerWhitewater, Wis.
 J. N. HUMPHREY, SecretaryWhitewater, Wis.
 JAS. G. KESTOL, AttorneyWhitewater, Wis.

DIRECTORS.

ALBERT SALISBURY, W. E. SPOONER, H. R. MELSTER,
 J. G. KESTOL, H. F. DEAN, M. G. HALVERSON,
 F. KRAEPLIN, J. N. HUMPHREY, J. J. CRIGER.

RESOURCES.

| | |
|---|-------------|
| Loans on mortgage security on real estate | \$19,440 00 |
| Loans on stock or pass-book security | 160 00 |
| Real estate | 218 05 |
| Stationery and supplies | 45 00 |
| Cash on hand and in bank | 42 42 |
| | <hr/> |
| | \$19,905 47 |
| | <hr/> |

LIABILITIES.

| | |
|-----------------------------------|-------------|
| Installment stock in force | \$16,411 40 |
| Fund for contingent losses | 872 43 |
| Deposits, personal accounts | 2,218 67 |
| Undivided profits | 402 97 |
| | <hr/> |
| | \$19,905 47 |
| | <hr/> |

*Report for year ending December 31, 1899.***RECEIPTS.**

| | |
|---|-------------|
| Cash on hand at close of last year | \$14 73 |
| Dues on installment stock | 4,509 50 |
| Mortgage loans repaid | 4,350 00 |
| Stock or pass-book loans repaid | 150 00 |
| Real estate sales | 1,811 00 |
| Rents | 47 39 |
| Pass-book and membership fees | 126 70 |
| Interest | 995 80 |
| Premiums | 422 64 |
| Fines | 18 70 |
| Other receipts, viz.: Personal accounts | 5,639 95 |
| | <hr/> |
| | \$18,136 41 |

DISBURSEMENTS.

| | |
|--|-------------|
| Loans on mortgage security | \$2,050 00 |
| Loans on stock or pass-book security | 160 00 |
| Installment stock withdrawn | 3,309 30 |
| Installment stock retired | 2,065 72 |
| Matured stock retired | 3,850 00 |
| Borrowed money repaid | 2,335 00 |
| Insurance paid for borrowers | 36 00 |
| Taxes paid for borrowers | 17 09 |
| Interest paid on borrowed money | 77 19 |
| Salaries paid | 240 00 |
| Taxes on association property | 1 50 |
| Other expenses, attorney's fees in land case | 26 44 |
| Other items, viz.: Personal accounts | 3,845 45 |
| Wood, stamps and printing | 30 30 |
| Cash on hand | 42 42 |
| | <hr/> |
| | \$18,136 41 |

PROFIT AND LOSS STATEMENT.*Receipts.*

| | |
|---|------------|
| Pass-book and membership fees | \$130 40 |
| Interest | 1,162 76 |
| Premium | 533 14 |
| Fines | 19 20 |
| Other earnings | 14 60 |
| Bal. in this account Jan. 1, 1899 | 126 64 |
| | <hr/> |
| | \$1,986 74 |

Disbursements.

| | |
|--|------------|
| Interest or profits on inst. stock credited to the several series..... | \$426 14 |
| Interest paid on borrowed money | 77 19 |
| Credited to contingent fund | 741 64 |
| Total expenses | 338 80 |
| Other items, viz.: Undivided surplus | 402 97 |
| | <hr/> |
| | \$1,986 74 |
| | <hr/> |

RECORD OF SHARES.

| | |
|--|---------------------|
| | <i>Installment.</i> |
| Number of shares in force at beginning of year | 1,178 |
| Number of shares issued during term..... | 699 |
| Number of shares retired and withdrawn | 244 |
| Present total number of shares in force | 1,633 |
| Number of shares pledged for loans | 369 |

AMOUNTS OF COMPENSATION AND TO WHOM PAID.

| | |
|--|---------|
| J. N. Humphrey, Secretary, per month | \$20 00 |
|--|---------|

OFFICERS BONDED.

| | |
|-----------------|------------|
| Secretary | \$2,000 00 |
| Treasurer | 5,000 00 |
| Attorney | 2,000 00 |

ERROR IN EDITION OF 1899.

In the copy of the Building and Loan Association Law published from this office as an appendix to the Second Annual Report on the condition of the Building and Loan Associations, July 1, 1899, and in the copy published in the same year in pamphlet form, in line 7 of the Supreme Court Decision entitled, "Power to Borrow Money," on first page of said law, the clause, "whereby borrowing members were entitled to payment," * * * is erroneous, and should be corrected to read: "whereby non-borrowing members were entitled to payment," * * *

Persons having copies named are requested to correct the error accordingly.

APPENDIX.

**Wisconsin Statutes of 1898, Chapter 93, as
amended by the Laws of 1899,**

RELATING TO

Mutual Building and Loan Associations.

WISCONSIN STATUTES OF 1898.

Chapter 93.

MUTUAL BUILDING AND LOAN ASSOCIATIONS.

Local and Foreign.

Section 2009. A corporation for the purpose of raising money to be loaned among its members shall be known as a building and loan association; if organized under the laws of this state, as a local association, and if under the laws of any other state or territory, as a foreign association. The words building and loan association shall form part of the name of every such local association hereafter organized, and no corporation not organized under these statutes shall be entitled to use a name embodying said words, except that corporations now existing may continue their present names.

Power to borrow money. There was nothing in ch. 93, Ann. Stats., which prohibited a building association organized and incorporated under it from borrowing money, and in the absence of anything to that effect in its articles of incorporation or by-laws it had the same borrowing powers as other corporations, and might exercise them when it was reasonably necessary for it to do so in order to carry out its purposes. Hence on the maturity of a series of stock, whereby non-borrowing members were entitled to payment for their shares, the association might, instead of accumulating funds for the purpose of paying them, borrow money to pay such shares. If money was loaned pursuant to proper action by the regular authorities of the association the obligation to pay bound it, though the funds were used for a different purpose than that for which they might be borrowed, the lender being without knowledge of the intention to use them unauthorizedly. The power to borrow money implies the power to secure its payment by assigning bonds and mortgages given the association, though they were obtained from the holders of other series of stock than that which was payable. A want of power to make a loan cannot be alleged by an association after the money has been applied to one of its legitimate purposes: *Norht Hudson Mut. B. & L. Ass'n v. First Nat. Bank*, 79 Wis., 31.

Incorporation.

Section 2010. Such local associations may be organized and conducted under the general laws relating to corporations except

as herein provided ; but the articles of incorporation, amendments thereof and all papers relating thereto shall be filed with the bank examiner, who may issue the certificate of incorporation ; but the same shall not issue until a verified copy of the by-laws adopted by the association shall be filed with him nor until the articles and by-laws shall have been approved by the attorney-general ; and until such certificate be issued no such association shall have legal existence and only such by-laws, alterations and amendments thereof as shall have been so filed and approved shall be deemed operative. The fee for said certificate shall be ten dollars, for filing amendments to the articles five dollars, which shall be paid to the bank examiner, and all fees received shall be paid into the state treasury.

Powers.

Section 2011. Such local associations shall have power :

1. To issue stock to members ; to assess and collect from members fees, dues, fines, interest, premiums and other charges, and the same shall not be held to be usurious ; to permit or force members to withdraw all or part of their stock ; to make loans to members ; all upon such terms and conditions as may be provided in the by-laws.

2. To borrow money for temporary purposes, not inconsistent with the objects of the association, and issue its evidences of indebtedness therefor, but for no longer term than one year and not exceeding in the aggregate amount one-fifth of the assets on hand.

3. To acquire, by purchase or otherwise, only such real estate as may be necessary for the protection or enforcement of its securities and the collection of any claims or debts due to it ; and all the same shall be sold within ten years from acquiring title thereto.

4. To delegate authority to its directors to alter or amend its by-laws under such restrictions and limitations as it may deem proper.

5. To exercise all such powers as are necessary and proper to enable them to carry out the purposes of their organization.

Capital; series; paid up stock.

Section 2012. The capital stock of any such association shall not exceed five million dollars; the same may be issued in one or more successive series in such amount, in the absence of a provision in the by-laws, as the directors may determine, but no series shall exceed five hundred thousand dollars nor one-tenth of the aggregate capital stock. The capital stock shall be divided into shares of not less than twenty-five dollars nor more than two hundred dollars each, payable in periodical installments, called dues, not exceeding two dollars each per share; except, that when the demand for loans exceeds the income of the association applicable for loans, then the association may issue its paid up stock to an amount sufficient to meet such demand for loans, but no person shall become the owner of shares exceeding in par value the sum of twenty-five hundred dollars. When such association shall accumulate funds in excess of its requirements for loans, then such paid up stock shall be retired in such manner as the by-laws provide or as the board of directors may determine.

Cancellation of stock; interest on prepaid dues.

Section 2013. All shares withdrawn, forfeited, retired or surrendered shall be cancelled and become the property of the association, and in lieu of the same new shares may be issued in any subsequent series. Unpaid installments and other charges upon shares shall be a lien thereon, enforceable as in the by-laws prescribed. Payment of dues or interest may be made in advance, but no interest shall be allowed therefor exceeding six per cent. per annum nor for a longer period than one year.

Forfeiture of shares.

Section 2014. If a member be in arrears for more than six months for dues, interest or premiums, his shares, at the option of the directors, shall be declared forfeited. The withdrawal value of the shares at the time of the first default shall be ascertained and all fines and other charges deducted therefrom and the balance paid to such member, unless he be a borrower, in which case such balance shall be applied on his loan. All shares so forfeited shall cease to participate in any profits of the asso-

ciation accruing after the last adjustment and valuation of said shares before said default, but shall revert to the association freed from all interest, claim or demand on the part of such member or any person claiming under him.

Withdrawal.

Section 2014-1. A member may withdraw his unpledged shares at any time by giving thirty days' written notice of such intention, and shall then be entitled to receive the amount of dues paid in by him, and such proportion of the profits as the by-laws may prescribe, less all fines, charges and losses accrued or contingent to the time of the notice of withdrawal, as the board of directors may determine, with no interest or profits from the time of such notice; but at no time shall more than one-half of the funds in the treasury be applicable to the demands of withdrawing members without the consent of the directors.

Deceased members.

Section 2014-2. Sixty days after the death of a member his legal representatives shall be paid the full amount of dues paid in and interest thereon, less all charges due on his stock; provided, that within such time, if the shares be pledged for a loan, the same be fully repaid. No fine shall be charged to a member's account after his decease unless future payments on such shares be assumed by his legal representatives.

Matured stock.

Section 2014-3. When the stock in any series shall have reached its matured value payment of dues thereon shall cease and all borrowers in such series shall be entitled to have their securities cancelled and returned to them. The holder of unpledged shares in such series shall be paid out of the funds of the association the matured value thereof, with such rate of interest as shall be determined by the by-laws, from the time the directors shall declare such series to have matured until paid. And when such maturity is reached between the dates of adjustment of profits, the holders of all the shares in such series shall, in addition to the value thereof, be entitled to interest at such rate as

may be fixed by the by-laws for all full months from the date of the preceding adjustment; provided, that at no time shall more than one-half of the monthly receipts of the association be applicable to the payment of matured shares without consent of the directors; but they may, at any time before maturity, retire unpledged shares by enforcing the withdrawal of the same as prescribed in the by-laws and articles of incorporation.

Loans.

Section 2014-4. At stated meetings the money in the treasury shall be offered for loan in open meeting, and the member who shall bid the highest premium for the preference or priority of the loan shall be entitled to a loan for the full amount of each share of stock held by him, with interest at such rate as may be fixed by the by-laws. The premium bid may be a certain sum or percentage on the loan, to be deducted in advance from the loan, or to be paid by certain periodical installments during the existence of the loan as the by-laws may prescribe; provided, that the offer in open meeting may be dispensed with when the by-laws prescribe a fixed rate of interest and premium or a different method of bidding.

Mortgages; pledges.

Section 2014-5. For every loan made a non-negotiable note or bond, secured by mortgage upon real estate situated in the county where such association is located, unincumbered except by prior loans of such association, shall be given, accompanied by a pledge to the association of the shares borrowed upon; provided, that any association heretofore organized may make loans upon real estate situated outside of the county where such association is located if authorized thereto by its articles or by-laws. Such mortgage shall have priority over all liens upon the mortgaged premises and the building and improvements thereon which shall be filed subsequent to the recording of such mortgage. The directors, in their discretion, may dispense with said mortgage when the withdrawal value of the shares borrowed upon shall exceed the amount borrowed and interest thereon for six months. If the borrower neglect to offer security satisfactory to

the directors, within the time prescribed by the by-laws, his right to a loan shall be forfeited and he shall be charged with one month's interest and premium at the rate bid by him and any expense incurred, and the money may be reloaned.

Payment of loans.

Section 2014-6. A borrower may repay his loan at any time. He shall be charged with the amount of the original loan and interest, premium and fines in arrears; be given credit for the withdrawal value of his shares pledged as security, and in cases where the premium was deducted from the loan in advance, with such proportion of the premium so deducted as the part of the term unexpired bears to the whole term of the loan. The balance shall be received in full satisfaction of said loan, and the shares thus credited be cancelled and revert back to the association. All settlements made at periods intervening between stated meetings of the directors shall be made as of the date of such meeting next succeeding such settlement. A borrower may repay his loan at his option without claiming credit for said shares, whereupon said shares shall be re-transferred to him freed from all claim by reason of said loan. Partial payments of loans may be made in a sum equal to the par value of one share or any multiple thereof, and for each such sum one share of stock shall be released from pledge.

Loan due when; forfeiture.

Section 2014-7. Whenever a borrower shall be six months in arrears in the payment of his dues, interest or premium his whole loan shall become due and payable without deduction of any premium paid; his pledged shares may be declared forfeited and their withdrawal value at the time of the first default applied as a payment on the loan; the balance with interest and premium, fines and other charges thereon from the time of the first default, may be enforced by proceedings on his security according to law. When the amount thus collected exceeds the amount due the excess shall be returned to the defaulting borrower; the money received shall be reloaned at any subsequent meeting.

Members; voting.

Section 2014-8. Any person of full age and sound mind may become a member of such association in such manner as may be prescribed in the by-laws; but no person shall become the owner of more than one hundred shares. Shares may be issued to minors above the age of fourteen years, who shall then be subject to the same duties and liabilities as adult members, and such shares, in the discretion of the directors, may be withdrawn by such minor, his parent or guardian, and in either case the payment made on such withdrawal shall be valid, as well as in relation to payments on shares forfeited, retired or matured. Minors under fourteen may hold by trustee or guardian. Each member shall have one vote for each share held, and the by-laws may prohibit voting by proxy.

Taxation.

Section 2014-9. The real estate owned by such local association shall be assessed for taxation.

Expense; contingent fund; dividends.

Section 2014-10. Quarterly, semi-annually or annually, as may be specified in the by-laws, the gross earnings of the association shall be ascertained, from which shall first be deducted the expenses of the association, and from the balance shall be set aside at least five per cent. as a fund for the payment of contingent losses. The balance of the profits shall be declared as a dividend, and the proportionate amounts may be placed to the credit of holders of installment stock, and holders of paid up stock may receive their dividend in cash (as provided in the by-laws); provided, that if at the time of such dividend period there be not a sufficient amount in the contingent fund for the payment of losses then existing, no dividend shall be declared until all losses have been fully paid. Before any dividend shall be declared, at least five per cent. of the net profits shall be set aside as a fund for the payment of contingent losses, until such fund reaches at least five per cent. of the outstanding loans. All losses shall be paid out of such fund until the same is exhausted, and whenever said fund falls below five per cent. of the loans

aforesaid it shall be replenished by regular appropriations of at least five per cent. of the net earnings, as hereinbefore provided, until it again reaches said amount. At the close of each fiscal year, and at such other time as the bank examiner may direct or the board of directors may determine, it shall be the duty of the president to appoint a committee of five, three of whom shall be members of the board of directors, and two shall be stockholders, not directors, the duty of which committee shall be to schedule the assets of the association, fix their value and determine any losses which may have been sustained, and make a report of all their findings to the board of directors. It shall thereupon be the duty of the board of directors to charge off all losses so reported, and if there be not a sufficient amount in the contingent fund and the net profits for the period for the payment of such losses, then such losses, or the balance unpaid, shall be apportioned according to the number of all shares outstanding, and the proportionate amount shall be charged to each member.

By-laws.

Section 2014-11. The by-laws of such local association must specify: The manner in which persons may become and cease to be members; the number of shares a member may own, hold and transfer; the terms on which certificates for shares are to be issued, the form thereof and the fees therefor; the manner and condition of transfer of shares and fees therefor; the manner of renewing lost or destroyed certificates and fees therefor; the time and manner of paying and the amount of dues, fees, interest, premiums and other charges; the fines for non-payment of any sum due or for other defaults or violation of rules; what, if any, interest shall be allowed on dues paid in advance; how shares in default may be forfeited and disposed of; how shares may be withdrawn, the fees to be charged therefor and the proportion of the profits payable on such withdrawal; the regulations as to retiring shares and the amount to be paid holders thereof; the method of bidding for loans and the terms and conditions upon which loans may be obtained, paid and cancelled; provisions for the custody and handling of securities and the banking and checking of funds; when and how meetings shall be called and held

and what shall constitute a quorum; the number of votes members may cast, and whether voting by proxy be permitted; the election and removal of officers, the filling of vacancies, defining their duties and fixing remuneration; and provide such other rules and regulations, not inconsistent with law or the articles of incorporation, as the business of the association may require.

Duty of Bank Examiner.

Section 2014-12. All associations formed under this or other similar law, or authorized to transact in this state a business similar to that authorized to be done by this chapter, shall be under the control and supervision of the bank examiner. Every such corporation, on the thirty-first day of December of each year, shall make a full and detailed report of its business done the preceding year, and of its condition on such date, in such form and containing such information as said examiner may prescribe, and shall file with him a true and verified copy thereof within thirty days thereafter; accompanying the same shall be attached a copy of the statement of the association at the close of its last fiscal year, and an affidavit of the secretary of said association showing that a true copy of said statement was delivered or mailed to each member. If any such association shall fail or refuse to furnish the report herein required it shall forfeit the sum of ten dollars per day for each and every day such report shall be withheld, and said examiner may maintain an action in the name of the state to recover such penalty and the same shall be paid into the state treasury.

Examinations.

Section 2014-13. Once every two years the said examiner shall make or cause to be made an examination into the affairs of all such associations and for that purpose shall have full access to, and may compel the production of, all their books, papers, securities and moneys, administer oaths to and examine their officers and agents as to their affairs. Special examinations shall be made upon written request of five or more members, they guaranteeing the expense of the same; otherwise, the actual and necessary expenses of such examinations shall be paid out of the

state treasury. Any such association refusing to submit to an examination ordered or requested shall be reported to the attorney-general, who shall institute proceedings to have its charter revoked, which refusal shall be cause for such revocation.

Ouster.

Section 2014-14. Should the examiner find any such association conducting its business contrary to law he shall notify its board of directors in writing of the fact, and if, after thirty days, such illegal practice continues he shall report the facts to the attorney-general, who shall cause proper proceedings to be instituted to revoke its charter. Should he find that the affairs of any such association are in an unsound condition and that the interests of the public demand the dissolution thereof and the winding up of its business he shall so report to the attorney-general, who shall institute the proper proceedings for that purpose.

Dissolution.

Section 2014-15. The articles of incorporation or the by-laws may provide for the time and terms of the dissolution of the association, and in case of dissolution the directors may, by majority vote, be authorized to sell and transfer its mortgage securities and other property to another association, person or persons.

Examiner's report.

Section 2014-16. Said examiner shall annually, at the earliest practicable date after the reports are received, make a report to the governor of the general conduct and condition of all building and loan associations doing business in this state, including the information contained in such reports, arranged in tabular form, together with such suggestions as he may deem expedient. He shall also report the names and compensation of employees and other expenses in relation to such association, the whole amount of the income and the sources whence derived. One thousand copies of said report shall be printed; each local association shall be entitled to three copies, the remainder to be for general distribution.

FOREIGN ASSOCIATIONS.

Deposit.

Section 2014-17. No foreign building and loan association and no foreign association or corporation representing itself to be a building and loan association or doing business on the building-society plan, and no association or corporation organized under the laws of any other state or territory and doing business in the manner provided for mutual loan and building associations by this chapter or upon any similar installment plan shall issue its shares, receive moneys or transact any business in this state unless such association shall have and keep on deposit with the state treasurer, in trust for the benefit and security of all its members in this state, one hundred thousand dollars to be held in trust as aforesaid until all shares of such association held by residents of this state shall have been fully redeemed and paid off and until its contracts and obligations to persons and members residing in this state shall have been fully performed and discharged; the securities comprising such deposit shall first be approved by the bank examiner under the same rules and regulations governing the approval of securities of insurance corporations; and upon such deposit being made the state treasurer shall issue a certificate therefor, and thereupon the bank examiner may issue his certificate of authority to said association to transact business in this state.

Same.

Section 2014-18. The deposit to be made with the state treasurer by any foreign association may consist of bonds or treasury notes of the United States, or bonds of this or any other state, or any city, town or county of this state or of any other state having authority to issue the same, or mortgages being first liens on real estate located in this state. All dividends and interest which may accrue on securities held by the state treasurer and all dues and monthly payments which become payable on stock pledged as security for loans, the mortgages for which are on deposit with him, may be collected and retained by the association

depositing such securities or mortgages so long as such association remains solvent and performs all contracts with its members. Any securities on deposit as provided herein, if approved by the bank examiner, may from time to time be withdrawn if others of equal value and of the character named in this section are substituted therefor. If any such securities shall depreciate in value new ones must be added, so that the deposit may at all times be kept good and of the value of one hundred thousand dollars, and it shall be the duty of the bank examiner to revoke the certificate of authority of any such association whenever there exists an impairment of such deposit for a period of more than thirty days after due notice to the association given by such examiner.

License.

Section 2014-19. No foreign building and loan association shall do business in this state without having first paid the fees prescribed in this chapter and obtained from the state treasurer a certificate that the deposit required by this chapter has been made, and from the bank examiner a certificate of authority or license authorizing it to do business in this state, stating that such association has complied with all the provisions of this chapter; and such certificate shall be in force one year unless sooner revoked, and shall be renewed from year to year, and unless so renewed and continued in force such association shall not do business in this state.

Conditions precedent.

Section 2014-20. Every foreign building and loan association, before commencing to do business in this state, shall:

1. File with the bank examiner a duly authenticated copy of its charter or articles of incorporation and by-laws, of its certificates of shares and of all printed matter issued by it.
2. File with the bank examiner a certificate of the state officer having charge and supervision of such associations in the state in which incorporated, certifying that such association is legally incorporated and authorized to transact business, and that similar associations incorporated under the laws of this state are permitted and licensed to transact business in such state.

3. Pay to the bank examiner twenty-five dollars for filing the papers mentioned in this section. Before granting a license to any such association organized or incorporated under the laws of any other state or foreign government (he) shall require that every such association shall file in writing an appointment of the bank examiner or his successor in office as the attorney upon whom any summons, notice or process of any court of this state may be served and stipulate that service of any such summons, notice or process upon such attorney, in any action brought upon any cause of action arising out of any business or transaction in this state, shall be accepted irrevocably as a valid service upon such association, and copies of said appointment, certified by the bank examiner, shall be deemed sufficient evidence of his authority to accept service as the attorney on behalf of any such association. Each such association shall agree, in such appointment of attorney, that the license granted by the bank examiner shall cease and be revoked in case such association shall remove or make application to remove into any court of the United States any action or proceeding commenced in any court of this state upon a claim or cause of action arising out of any business or transaction done in this state, and it shall be the imperative duty of the bank examiner to revoke any and every authority, license or certificate granted to any such association violating the provisions of this section, and no such association shall have its license or certificate of authority renewed for three years after such revocation, and shall agree that in the event of revocation of license such appointment of the bank examiner shall continue for the purpose of serving process for beginning actions upon any certificate of stock or liability incurred or contracted in this state while it transacted business therein, so long as any liability shall exist. When legal process against any such association is served upon the bank examiner he shall immediately notify the association of such service by letter and inclose a copy of the process served on him to said association or to any person designated by the officers thereof in writing. The plaintiff, for each process so served, shall pay to the bank examiner, at the time of such service, a fee of two dollars, which shall be recovered by the plaintiff as a part of the taxable costs if he prevail in the suit.

The bank examiner shall keep a record of all process served on him, which record shall show the day and hour when such service was so made, and all the fees received by him on account of the service of such process shall be paid into the state treasury.

Retaliatory taxes, etc.

Section 2014-21. When, by the laws of any other state or territory, any taxes, fines, penalties, licenses, fees, deposits, money, securities or other obligations or prohibitions are imposed on building and loan associations of this state doing business in such other state or territory or upon their agents therein, so long as such laws continue in force, the same obligations and prohibitions, of whatever kind, shall be imposed upon all building and loan associations of such other state or territory doing business in this state and upon their agents here.

Definition.

Section 2014-22. The name building and loan association, as used in this chapter, shall include all societies, organizations or associations doing a saving and loan or investment business on the building association plan, whether mutual or otherwise, and whether issuing certificates of stock or bonds, or any other evidence of indebtedness, whether the time of maturity be fixed or not.

Examination; fees.

Section 2014-23. The bank examiner, before granting a license, shall examine or cause to be examined every foreign building and loan association applying for permission to transact business in this state, and every such association shall pay the same fees and make such annual report as is required of local associations, comply with all laws applicable to such associations and be subject to the same penalties.

Agents; fee.

Section 2014-24. No person shall act as the agent or representative of any foreign building or loan association until after he shall, at the request of such association, have procured from

the bank examiner a license reciting the fact that such association is authorized and licensed to transact business in this state and has complied with all lawful requirements. The fee for such license shall be ten dollars, and the license shall continue in force, unless sooner revoked by the examiner, during and until the close of the fiscal year of the association.

Withdrawing securities.

Section 2014-25. Any foreign building and loan association, having made the deposit of securities required by this chapter and desiring to withdraw the same or any of them without depositing securities of like character and amount, or desiring to discontinue its business or withdraw from the state, may do so by complying with the following provisions: File with the bank examiner a statement reciting the reasons for desiring to withdraw such securities and the amount to be withdrawn; and the examiner shall thereupon examine such association and determine the amount of its liabilities on account of all agreements or contracts outstanding with residents of this state, and if convinced that the interests of such residents will not be injured or jeopardized by such withdrawal shall cause to be published in three newspapers in this state for three weeks, at the expense of the association, notice of such request for the withdrawal of such securities, and if no written objection is filed by any resident of this state holding any share, certificate, bond or other evidence of indebtedness of or against such association within one week after the last date of the publication of such request the bank examiner shall issue a certificate certifying to the state treasurer the amount of liabilities, if any, existing in this state and the amount of securities such association shall be permitted to withdraw, and upon filing a receipt for such amount the association shall be permitted to withdraw the same; provided, that there shall remain at all times a sufficient deposit to protect residents of this state holding shares, certificates, bonds or other evidences of indebtedness of or against such association and that such deposit shall decrease only as the liabilities of such association decrease on account of such residents.

Receivership.

Section 2014-26. It shall be the duty of the bank examiner, upon evidence furnished to him that any foreign building and loan association not authorized to transact business in this state has failed or refused to pay any final judgment rendered against it in any court of this state, to take such steps as may be necessary to secure the appointment of a receiver therefor. All expenses incurred by the examiner in carrying out the provisions of this section, when certified to the secretary of state as actually necessary, shall be paid out of the general fund.

Agent of building and loan association.

Chapter 185, Section 4575f. Any person who shall act as the agent for any unauthorized building and loan association in this state, or sell or dispose of any shares, certificates, bonds or other evidences of indebtedness of or for any such unauthorized association, not licensed to transact business in this state, and any person who shall act for any such unauthorized association or in any manner aid in the transaction of the business of such association in this state shall be guilty of a misdemeanor and be punished by a fine of not less than one hundred dollars nor more than five hundred dollars for each offense, and shall be personally liable for any sum or sums received by him for or on behalf of such unauthorized association.

INVESTMENT ASSOCIATIONS.

(Chapter 216, laws of 1899.) Section 1. No association or corporation, whether local or foreign, heretofore organized or which may hereafter be organized, doing business as a so called investment, loan, benefit, trust or guarantee company, for the licensing, control and management of which there is no law now in force in this state, and which such association or corporation shall solicit payments to be made to itself either in a lump sum or, periodically or on the installment plan, issuing therefor so called bonds, shares, coupons, certificates of membership or other

evidence of obligation or agreement or pretended agreement to return to the holder thereof money or anything of value at some future date, shall solicit nor transact any business in this state unless such association or corporation shall have first complied with all the provisions prescribed in chapter 93 of the Wisconsin statutes of 1898 required of building and loan associations authorized to do business in this state.

Section 2. All provisions of said chapter 93 with respect to the supervision, control and conditions upon which building and loan associations are permitted to do business in this state are hereby made applicable to and imposed upon associations or corporations described in the first section of this act.

Section 3. Any person, corporation or association who shall act as agent or solicit business for or membership in any such association or corporation not authorized to do business in this state shall be deemed guilty of a misdemeanor and upon conviction thereof shall be punished by fine of not less than one hundred dollars nor more than one thousand dollars or by imprisonment of not less than three months nor more than one year, or by both fine and imprisonment.

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